

CHECK SERVICES



CHECK GUARANTEE

This service guards against check fraud. Although most of your checks will be valid it is inevitable there will be some that aren't. By using a check guarantee system you can avoid taking most of the bad checks. The occasional one that does get through will be covered. All you need is a normal credit card terminal. Think of our check services as a check insurance policy. Just like having insurance, you pay insurance premiums so that in the event of a loss you will be protected from that loss. Most of our merchants have no interest in a check service, until they get their first bounced check.

CHECK CONVERSION

With UMS Global Check Conversion you can convert your customer's paper check into an electronic ACH transaction and process it using the same gateway process you use for your credit card payments. Just scan the paper check through a check reader and it is electronically processed immediately. The original check is voided and handed back to the customer --- **no paper processing is required!** UMS with Global Check Services has put together a variety of outstanding check service programs that will enhance and add value to your merchant services.

Conversion Advantages:



- **Reduced check processing costs** - Check conversion eliminates the costly and time-consuming tasks required to process paper checks. You can also reduce or eliminate check deposits and fees at your local bank.
- **Quicker processing times** - Check conversion shortens the time it takes to get funds moving --- transactions are processed at the time of sale rather than having to wait for the paper check to be delivered to the bank.
- **One step NSF processing** - Checks processed electronically can be easily reinitiated (re-submitted) using the Online Merchant Center if they are returned because of insufficient funds. Daily reports are available to help you monitor NSF returns and resubmit up to two additional times.
- **Reduced fraud** - All of your checks will be filtered through the United Merchant Solutions With Global Check Services ACH FRISK™ system. We maintain and are constantly updating an extensive negative account database to help mitigate fraudulent checks.
- **Consolidated Reporting** - All of your transactions (credit card, paper check, retail, mail-order, telephone-order, e-commerce, batch, etc.) are available for viewing online 24x7 using the United Merchant Solutions with Global Check Services system.

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g-CHECK IS REVOLUTIONIZING THE WAY BUSINESS OWNERS DO BUSINESS

Payment solutions for general retailers, restaurants, hotels, motels, direct marketers, internet retailers.



With gCheck™ you can accept checks online, over the phone or in batches through a paperless process that puts your funds in your bank quickly while significantly reducing your charge back liability. gCheck™ is a leading edge process that allows you (the merchant) to control your own destiny because **YOU** own the bank account!



Advantages of g-Check

- NO SETTLEMENTS - YOU OWN THE ACCOUNT
- Checks are electronically deposited into your account daily
- 24/7 Access to Online Reporting and Account Management
- Submit via Batch, API or Virtual Terminal
- Proprietary ATM/NCN Pre-Submission Scrubs
- Download/Import Real-Time Reports (Transactions and Returns)
- No Monthly Fees
- Reduce Liability and Increase Profits
- No Reserve on Most Accounts
- Individual and Reoccurring Payment Receipt Options



At United Merchant Solutions, we make accessing the reports you need simple. All of your business's transactions are available online 24 hours a day. We'll issue you a user name and password that will enable you to view your transaction details any time, anywhere. You can even see the previous day's business as early as the next morning.

As a retail, web, or mail order merchant we can provide you with turnkey programs.

Complete the attached application to get started and fax it back to us. Or complete the 3-Minute application online.

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QUICK START MERCHANT ACCOUNT APPLICATION

Complete this form to get started with a cost saving analysis of your Merchant Processing needs.

Name: _____ Phone: _____ best time to reach you: _____

Address: _____ City: _____ ST.: _____ Zip: _____

Do you currently accept: (Yes or No)

- ◆ Visa and MasterCard: _____ Check service: _____ Amex: _____ Discover: _____
- ◆ Do you have a contract: _____ if yes what is the cancellation fee, if any? \$ _____
- ◆ Do you own _____ or lease _____ a credit card processing machine: _____ if so what kind _____
- ◆ Monthly volume of credit card sales \$ _____

Please check the services you are looking for:

- ATMs – Stand Alone
- Cashless ATMs
- Credit card processing
- Amex
- Discover
- Check Acceptance Services
- G-Check online guarantee
- E-Commerce Websites
- Payroll Service (payroll Cards)
- Cash Advance Loans

Please fill out this form and fax it to us at; 248-556-8664. I will contact you within 24 hours. There is no obligation. We will provide you with a complete analysis and assist you in any way possible.

Gaidi Harris

Merchant Account Consultant
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