



Check Conversion

Although payment by credit and debit cards has surpassed check and cash payments, checks are still a prominent form of payment for many consumers in the United States. Paper checks have traditionally taken longer to process at the point-of-sale but with electronic check conversion, checkout time is significantly reduced.

Much like accepting a credit or debit card, check conversion allows your business to convert a paper check to an electronic transaction. In this way, funds are moved from the customer's bank account to your business account. Check writers will continue to benefit from the float of a paper check, since the electronic item is processed through the banking cycle in the same amount of time as a traditional paper check.


The process is quick and easy for you and your customers, and combined with check guarantee, risk and paperwork are significantly reduced. Note: The check is converted to an electronic transaction, but without the combined safety of check guarantee, payment is not guaranteed if the check is returned for insufficient funds.

With check conversion, you can also convert paper checks you receive in the mail into electronic checks, streamlining your operations and accelerating your funding time frames.

Merchant Benefits

- Provides the ability to accept checks as easily as credit cards
- Reduces or eliminates check losses
- Improves cash flow with funds available within two banking days
- Eliminates returned check fees and reduces bank fees
- Reduces labor costs associated with preparing paper checks for deposit
- Utilizes secure, automated processing
- Speeds customer check-out
- Provides easy reconciliation and record keeping
- Reduces check fraud

Customer Benefits

- Maintains the same float as a paper check
 - Provides a complete record of the transaction on their bank statement
 - Reduces the risk from carrying cash and is less expensive than ATM transactions
 - Improves the speed and ease at check-out
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Merchants' Choice Payment Solutions offers check conversion to all types of industries and we can customize a solution for you.

- Retail
- Restaurant
- Government
- Supermarket
- Convenience Store/Gas Station
- Mail Order/Telephone Order
- eCommerce
- Wireless



Not only can Merchants' Choice provide you with payment solutions, but we also have unmatched service. Although we process merchant accounts nationally, you will have the feeling of localized, customized service to match your business needs. Unlike other payment processors, **our customer service** department is part of our company, on-site and working 24 hours a day, 7 days a week to ensure your payment processing runs smoothly during business hours. We have a team on hand to provide help at your most critical moments or when you just need to get a question answered. MCPS is here for you.

Merchants' Choice Payment Solutions makes adding payment processing options quick and easy. We also have a **full line of terminals** to support the payment options you need at the pricing you can afford.

When you need additional payment options, see our other products and services:

Contact us at: 800.380.9060 for a merchant account or more information