

CHECK PROCESSING

Business efficiency and faster payment.

EMS offers a variety of different check processing options to maximize the profitability and efficiency of your business. No more long trips to the bank, let EMS maximize your business' efficiency and enjoy faster payment.



PROCESS CHECK PAYMENTS WITH THE SAME SPEED, ACCURACY, AND SECURITY AS CREDIT CARDS.



EASY & FAST

With Check Conversion you can process a check payment the same as you would a credit card. Simply run the check through a reader and automatically debit the customer's account. Plus, with our Check Guarantee, you won't have to worry about bounced checks anymore.



SECURE PROCESSING

Check 21 allows you to process a wide variety of checks by physically scanning the checks through an imager. This allows for even greater security since the scan is the legal equivalent of the original. Plus with Check Guarantee and Verification, you can rest assured that the money will be there when you need it.



SIMPLIFY PAYMENTS

Recurring Check Processing allows merchants to automatically debit customers' checking accounts on a regular basis.



ACCEPT PHONE ORDERS BY CHECK

EMS also offers check by phone options allowing you to process check payments by phone! Your customer calls, provides account information and you process the check through a secure gateway.



Electronic Merchant Systems | Card Services
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REMOTE DEPOSIT

Streamline your check handling process and eliminate time consuming trips to the bank.



REMOTE CHECK DEPOSIT

Electronic Merchant Systems is committed to making payment acceptance easier for you, and Remote Check Deposit is an excellent example of that. You will no longer have to waste time going to the bank to deposit that large stack of checks; Now it can all be done immediately from your office, with a few simple steps.

Using a check imager, you convert the check to electronic data. That data is then transmitted to EMS' database where it is evaluated against the bank routing number and account. The information is then stored, transactions are processed and the transaction deposits are routed to the merchant's account within 48 to 72 hours.

With Remote Check Deposit, you simply transmit the checks and EMS' conversion program will handle the rest! Plus, you can also resubmit any returned checks on the 1st, 15th, 30th, or any other day of the month, increasing collection rates on bad checks by timing the resubmitted transaction with the check writers pay schedule.