

This datasheet was created on 6<sup>th</sup> November, 2019 - Even though we regularly update our datasheets, for the most up-to-date information please visit our website. Please also note that once this datasheet has been printed off by you, we are no longer liable for the accuracy of the content provided within.



## eCheck and ACH Payments

**eCheck is ideal for tech support businesses from all over the World, including India. Plus peptides, MMJ, cannabis, Kratom etc. - Pretty much any industry (excl gaming)**

As you know trying to find online card processing for these business types in virtually impossible nowadays. Due to VISA clamping down hard and the risk of chargebacks, most payment providers won't set-up merchant accounts for them. This is where our eCheck solution comes in and can be used as your only processing or along your current set-up.

**With VISA actively searching for and closing very high risk merchant accounts, we always recommend our non VISA acquired eCheck and card / cell phone solutions to accompany traditional online payment methods.**

✓	Get paid by anyone with a cell phone	✓	Virtual Terminal for phone payments
✓	Activate account in just 10 minutes	✓	No part of VISA - can't be shut down by them
✓	No reserves required	✓	Receive payments within just 5 minutes
✓	Negative customer monitoring	✓	Complete online portal and reporting tools
✓	Get paid for the full amount billed	✓	Save on processing fees
✓	Process payments one at a time or thousands	✓	Our low fees are billed separately
✓	Bank anywhere account can be used *	✓	Reduce Chargeback periods to just 40 days
✓	Money is taken directly from customer account	✓	Full training available if needed

\* Your bank must accept US checks otherwise we can arrange to accept checks on your behalf and then wire funds - additional fees apply

## What is an eCheck Payment?

An eCheck is an electronic version of a paper check where payment is funded by the buyer's bank account.

**With an eCheck you (the merchant) receive the money within just 5 minutes**

Unlike online processing where it is a "Debit" (grab) transaction, eCheck is a "Push" transaction where the Payer decides when and how much they wish to pay, by applying their electronic signature "eSign".

By clicking on the Authorized button a Payer agrees to electronically add their signature to a **legally binding contract** authorising a remotely created check with their electronic "signature on file" made payable to the Payee.

Payor further agrees that any and all disputes that may arise with this transaction are to be resolved directly with the merchant / vendor and they waive all rights, for any reason, to seek to have their financial institution charge-back their remotely created check. Payer understands and agrees that any breach of their warranty may result in all legal remedies, not limited to but including a stipulated minimum \$250 additional fee to cover all bank fees and collection costs.

**WE CAN HELP BOTH ESTABLISHED AND START-UP BUSINESSES WITH eCHECK**

## **Want to know more?**

### **We know you want a GREAT service.**

We will allocate you with your very own account manager who will take time to discuss everything with you and can **contact you via EMAIL, SKYPE OR PHONE - it's up to you**. We can also handle any time differences with agents available 24/7.

For much more information on all the above features please visit us at [www.web-merchant.co.uk](http://www.web-merchant.co.uk)

**Web-Merchant Services Limited © 1997 - 2019 Company Registration No. 03919014**

Registration No. 03919014. Fully compliant with the Payment Card Industry Data Security Standard (PCI DSS). NCA, Anti-Money Laundering Registration No.12709698. Data Protection Reg No. Z3544745 MasterCard ® is a registered trademark of MasterCard International Inc. Visa ® is a registered trademark of Visa International Service Association