

Are your business customers still mailing checks? Tell them about a better way to pay!

Deluxe eChecks are just that — checks. They're exactly like paper checks, with routing number, account number, signature line, amount, payee name and check number. The only difference is that your business clients can now send checks at the speed of an email.



Send

Issue Check
Sender logs in and fills out a check. Only recipient's email is needed for delivery.



Receive

Receive Check
Recipient retrieves check from secure, online system.



Print

Print Check
Using their office printer, the recipient can print their check for deposit.



Deposit

Deposit Check
An eCheck is deposited just like any other check — at the branch, through an ATM or using their branch's Remote Deposit Capture.

Benefits of eChecks for Financial Institutions

ACQUIRE CUSTOMERS

Provide businesses faster digital payment offerings while helping them to avoid disruption of accounting processes.

EXPAND FEE-BASED SERVICES

Expand offerings to include fee-based services such as enhanced Positive Pay without incurring additional expenses.

ELIMINATE PAYMENT DISINTERMEDIATION

Keep your financial institution at the center of the relationship managing your business customer's migration to digital payments.

Benefits of eChecks for Business Customers



SAVE TIME

No more time spent printing checks and stuffing envelopes. Using current accounting software, business can make one, hundreds, even thousands of payments in just seconds.



SAVE MONEY

Eliminate the cost of paper check stock, envelopes, printing, mailing, handling and tracking.



PAY SAFELY

No banking information is ever sent via email and each check's authenticity is easily verifiable, making eChecks more secure than paying with paper checks.



CONTROL CASH FLOW

Because Deluxe eChecks can be sent anytime from anywhere using a computer or mobile device, businesses can decide when to send payments, making it easier than ever to manage cash flow.

Common questions:

Are Deluxe eChecks sent as an attachment via email?

No. A link to our secure server is emailed with a message that an eCheck is waiting to be retrieved. Simply click on the link, open and print the eCheck using any regular printer.

How do Deluxe eChecks protect against fraud?

No banking information is ever transmitted and an eCheck is typically only touched by the sender and the receiver. Paper checks are touched by up to 8 people, greatly increasing the potential for fraud. Once issued, recipients and financial institutions can easily verify each check's authenticity.

Are Deluxe eChecks compatible with QuickBooks® and other accounting software?

Absolutely! Deluxe eChecks integrate seamlessly with whatever accounting software your business is using, with no additional investment and zero disruption to your current process.

Tell your business customers about Deluxe eChecks.

Customer Requirement	eChecks	Paper Checks*	Purchasing Card	ACH*
Integrates seamlessly into current AP processes	✓	✓		
Easily accepted by any recipient	✓	✓		
Payments are immediate	✓		✓	
Robust remittance data can be attached and sent with payments	✓	✓		
No payee sign-up or membership required	✓	✓		
No additional payee fees required	✓	✓		✓
No sensitive data required from payee	✓	✓	✓	
Simple implementation	✓	✓		
Secure	✓	✓	✓	✓
Endorsed by trusted names	✓	✓	✓	✓