

Why use VeriCheck Online?

New payment technologies

We've come along way from the initial pay by phone product introduced in 1991. While our **competitors remain stagnant**, we continue to seek new and innovative methods of payment.

From the introduction of **Electronic Funds Verification™** in 2002 to the current development of **Electronic Funds Capture™**, IBT is a state of the art company. We want you to have absolutely **the best product available**.

Electronic Funds Verification™

You can't do this with on-site software. Imagine, over **230,000,000 bank accounts** that are available with a click of your mouse. You'll **know if the payment is good without calling the bank** - saving you time and money.

This can also be used for **check representment** to ensure that your second submission will clear the bank, thus increasing your revenue.

Tradition of service

Starting in 1991 we have set the highest standard of customer service. We want you to enjoy working with us and our product.

If you do have a problem you will talk to a real customer service representative - not an answering machine.

More Solutions

Not only do we offer the best pay by phone solutions and support, we also provide **custom application development and consulting**. From IVR development to complete data warehouse and management, IBT can do it.

Use any or all of our services

All of our services can be used together or used independently. You can use our verification services to complement your current pay by phone solution or use our debit notification services to decrease in-house labor. We are very flexible and ready to **custom tailor any of our products** or services to fit your needs.

Just give us a call and tell us what you need. Since we have a broad range of custom application development, it doesn't even have to be a pay by phone solution.

100% reliability

We have the most reliable pay by phone solution available. Since the beginning we have maintained **100% availability**. Has your current solution provided that kind of service?

Eliminate IT support

Since IBT has taken a **totally unique approach** with VeriCheck Online you can let your IT staff get back to more important things than supporting unreliable pay by phone software.

You only need Internet access and a browser to use the ultimate payment machine. Your **entire staff and all of your offices will be centralized** with VeriCheck Online.

Stop upgrading hardware and software

VeriCheck Online will not slow down because of poorly written pay by phone software. Even if you process millions of transactions, our servers can handle it. You'll **never have to upgrade your computer** because of pay by phone software.

Also, you will stop upgrading software. Ever installed a newer version of your pay by phone software and have it crash? Never again, with VeriCheck Online. Since it is delivered over the Internet you will never have to upgrade again, because we do it for you.

Start Now!

If you have never accepted payments by phone or if you are using another vendor, IBT makes it **easy to get started**. You can even use our verification services if someone else is processing your payments. You will find that **IBT is very accommodating** to all of your requests.

Since there is no software to install you can **start within minutes**. It's as easy as logging onto our secured web site and entering data. You can start right now!

Using our **batch services** is just as easy. Supply us a file layout for your submission and posting file and within an hour you'll be processing payments. It couldn't be easier.

Integration with CGI, XML and SOAP is just as easy. Simply add a few lines of code to your current application and you can process **payments and verifications in a real-time environment**. You will instantly know if the payment is good. Call today for detailed programming samples.

1 Fax back your company information sheet and your sales representative will call you with your web logon information.

2 Logon to VeriCheck Online with your customer service representative and enter your first transaction together.

3 Your ready to use the ultimate payment machine, VeriCheck Online. If you have any questions using it simply call your representative at 800-242-6356.



International Banking Technology

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