

RDC and ACH

RDC Guarantee



Remote Deposit Capture – Guarantee

- Merchants scan a physical check for processing.
- CrossCheck deposits the item.
- If the item is returned by the bank, it will be sent back to CrossCheck.
- CrossCheck handles collections for returned items.
- Accepted Check Types: Personal and Business.
- Merchants can deposit one check today or schedule for up to 30 days.

Frequently Asked Questions

Q. Does the approval date need to match the transaction date?

A. Yes, unless approved for a date conflict, which can extend up to 5 days.

Q. Are temporary or starter checks eligible for guarantee?

A. No, they are not eligible for processing under guarantee.

Q. Can the check writer and purchaser be different people?

A. Yes, but only if the account is approved for Next of Kin or Accommodation Agreement premium. If approved, the merchant must sign an addendum to enroll.

Q. Is Full Purchase available for everyone?

A. No, Full Purchase is not available in all states. If approved, the merchant must sign an addendum to enroll, and the consumer must complete a Full Purchase Payment Agreement Form.

Q. Can Future Deposit and Accommodation Check Agreement be used in conjunction with Full Purchase.

A. No, Full Purchase cannot be used in conjunction with an Accommodation Check Agreement.

Q. What are the down payment check requirements?

A. The down payment cannot exceed 35% of the base selling/cash price of the vehicle. This excludes trade-ins, manufacturer rebates, dealer incentives, taxes, add-ons such as protection packages, extended warranties, or additional services beyond the vehicle's original specification sheet.

eCheck / ACH



ACH – Guarantee

- Merchants must obtain all required information for processing.
- CrossCheck deposits the item.
- If the item is returned by the bank, it will be sent back to CrossCheck.
- CrossCheck manages collections for returned items.
- Accepted Account Types: Personal and Business.

ACH – Processing Only

- Merchants must collect all required information for processing.
- CrossCheck deposits the item.
- If the item is returned by the bank, it will be sent back to the merchant.
- Accepted Account Types: Personal and Business.

Frequently Asked Questions

Q. Does the date of the approval, and the date on the paperwork need to be the same day as the transaction?

A. Yes, unless approved for date conflict which can be extended up to 5 days.

Q. What type of bank accounts can process using ACH?

A. Only Personal and Business Account qualify for ACH transactions.

Q. Can the account holder and purchaser be different people?

A. If the account is approved for Next Of Kin or Accommodation Agreement. This will require an addendum.

Q. Is full purchase available for everyone?

A. Full purchase is not available in all states. If the account is approved for Full Purchase, the merchant will need to sign an addendum to enroll.

Note: A Full Purchase Payment Agreement form will need to be completed by the consumer.

Q. Can Accommodation Check Agreement be use in conjunction with Full Purchase?

A. No, Full Purchase may not be used in conjunction Accommodation Check Agreement.

Q. What are the terms of taking a down payment check?

A. Down payment price shall not exceed thirty-five percent (35%) of the base selling/cash price of the vehicle, excluding trade-ins, manufacturers' rebates, dealer incentives, taxes, dealer add-ons such as protection packages and extended warranties, or additional services that exceed the vehicle's original specification sheet.



Contact Us Today!



Travis Powers

Travis.Powers@cross-check.com

Cell: (707) 481.6143



Danielle Baker

Danielle.Baker@cross-check.com

Direct: (866) 401-0789

