Title (en)

PROCESS OF AND SYSTEM FOR FACILITATING CHECK PROCESSING AT POINT OF SALE AND ACCELERATED CREDIT FOR CHECK TRANSACTIONS

Title (de)

VERFAHREN UND SYSTEM ZUR SCHECKVERARBEITUNG AN EINER VERKAUFSSTELLE UND BESCHLEUNIGTER KREDIT FÜR SCHECKVERKEHR

Title (fr)

PROCÉDÉ ET SYSTÈME DESTINÉS À FACILITER UN TRAITEMENT DES CHÈQUES DANS UN POINT DE VENTE ET UN CRÉDIT ACCÉLÉRÉ POUR LES TRANSACTIONS PAR CHÈQUE

Publication

EP 2318991 A1 20110511 (EN)

Application

EP 09798371 A 20090507

Priority

• US 2009043154 W 20090507
• US 8088508 P 20080715

Abstract (en)

[origin: WO2010008662A1] Process of and system for providing credit to a retailer (10) by collecting checks from customers during financial transactions between the customers and the retailer, depositing by the retailer the collected checks into a safe (14) located at the retailer facility (10a, 10b, 10c), calculating the total monetary value of the checks that are deposited into the safe, and electronically transmitting a data file that identifies the calculated total monetary value of the deposited checks. Using the information in the transmitted data file, the retailer is credited by a bank (6OA, 6OB, 60C), or other financial institute with the total monetary value of the deposited checks. Crediting may be provided on a business day basis, and other features include imaging of the deposited checks, facilitating check processing using the image files of the checks, displaying the imaged checks on a display at the retailer during the financial transaction, depositing the checks into the same safe into which cash collected by the retailer is deposited, providing the checks within the safe in sealed cassettes, and printing an image of a collected check on a receipt that is provided to the customer. Other features also are described. The process and system advantageously make funds readily available and improves cash flow to retailers who take-in checks as part of their normal business operations.

IPC 8 full level

G06Q 20/00 (2012.01); G07F 17/10 (2006.01)

CPC (source: EP)

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Designated contracting state (EPC)

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