



Checkbook

No more paper, just send or receive
Digital Checks.



John Doe sent you a check for \$500.00

Attached is a copy for your records

Business Name 830 Stewart dr. Sunnyvale, CA, 94085	Bank of America	5002
		DATE JUN 01, 2018
PAY TO THE ORDER OF Jane Doe	\$ 500.00	
Five Hundred and 00/100		DOLLARS
Payroll MEMO	<i>Signature</i> AUTHORIZED SIGNATURE	

We've built a way to send and receive checks digitally via email



No app to Download



No recipient sign up



No paper or printing necessary

Currently there are no easy alternatives to paper Checks in the US.



Credit Cards cost 2.9% on average, thus making them unusable for large transactions. This results in high cost and significant time to make payments, primarily for businesses sending funds



Automated Clearing House (ACH) has a User on-boarding problem, in that it requires the Payee to share sensitive bank information with the Payer



Wire transfers are too cumbersome and expensive

Here's your Check

Digital checks are a secure and easy alternative to paper checks. No credit card required. No risk of credit card number theft.

You can verify your account online using your online banking username and password. Or if you don't find your bank in the list, enter your bank routing number and account number

Business Name	Bank of America	5002
830 Stewart dr. Sunnyvale, CA, 94085		DATE JUN 01, 2018
PAY TO THE ORDER OF John Checkbook		\$ 500.00
Five Hundred and 00/100		DOLLARS
Payroll	Signature	
MEMO	AUTHORIZED SIGNATURE	



Deposit online

Free & fast



Print

Mobile or in-person deposit



Mail

30 Day estimated delivery

Introducing, the Digital Check

Unlike eChecks, wire transfers, ACH, credit cards and other B2B or B2C payment types, a Digital Check can be sent with only the recipient's name and email.

Once received, the check can be deposited to the payee's bank account in minutes. Recipients do not need to download any app or even create an account. They simply enter their online banking credentials and verify their phone number.

All future payments that are sent to the users email, will now be automatically deposited.

How does Checkbook stack up against the competition?

Features	Checkbook	Deluxe	Paypal	Zelle	Bill.com
Flat Rate (no monthly fees or percentages)	✓	✗	✗	✗	✗
Recurring payments	✓	✗	✓	✗	✓
Live support	✓	✗	✗	✗	✗
Marketplace API	✓	✗	✗	✗	✗
Zero paper	✓	✗	✓	✓	✓
No Sign up required	✓	✗	✗	✗	✗
Payment tracking	✓	✗	✓	✓	✓
Blockchain enabled	✓	✗	✗	✗	✗
Works with any bank	✓	✓	✓	✗	✓
Optional free overnight settlement	✓	✗	✓	✗	✗
Instant Pay	✓	✗	✗	✗	✗
Multi-party endorsement	✓	✗	✗	✗	✗
Wallet-less	✓	✓	✗	✓	✗
No sending limit	✓	✗	✗	✗	✗

Companies like Deluxe and Bill.com only offer eChecks. eChecks can be sent via email but do not have the recipient side functionality and must be printed. We are the only company that has built the “Deposit Online” functionality for the recipient side.

Credit Card processing and online wallet companies like Paypal are not competitors, as our business models and pricing are different. They charge 2.9% per transaction whereas we charge a flat \$1/transaction or less.

Business testimonials

“BCU is delighted to work with Checkbook.io to solve it's problem of overnighting paper Checks to it's loan recipients. With Digital Checks we have instant delivery, overnight fulfillment resulting in huge cost and time savings”

David Brydan, VP, BCU

“Celeriti is exhilarated to certify Checkbook.io's API to work with it's core banking platform Hogan. We hope multiple Financial institutions will use it's Digital Check offering”

Oded Sharansky, CEO, Celeriti

“We partnered with Checkbook and I'm pleased with Checkbook's platform. The transition to Digital Checks has been easy, painless and fast. I simply can't imagine why any company in the business of sending hundreds of checks a month or more would not utilize this technology”

Steve Weisbrott, Chief Innovation Officer, Angeion Group

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Instant Deposit

Instantly push funds to card



Deposit online

Free & fast



Print

Mobile or in-person deposit

Real-time settlement

Game changer

No Credit Card fees

Money in Payee's checking account in 18 seconds

Launching 2018