

CHECK ON FILE

Hold signed checks in our secure vault — not your desk drawer.

Even for customers without a checkbook.

When your business needs a signed check on file, Checkdefer prescreens and creates that check for you, ready to print and sign, then keeps the signed image and its full record in one secure vault until you need it. Check dating, hold periods and required notices follow the rules of each state you operate in. Use it on its own, or add deposit services.

How it works at the counter

STEP 1

Enter the check details

Name, address, phone, routing and account number, amount, and an optional ID or loan reference. The system prescreens the account, then creates the check.

STEP 2

Print and sign

The check is dated the day of the transaction — the day the customer signs it — and numbered by that date, with payee, amount and bank line. Print it on plain paper, and the customer signs in ink.

STEP 3

Send back the signed image

Photograph or scan the signed check. We match it to the one we created, confirm the signature is there, and file it in seconds.

STEP 4

Held in the vault

Image, details and prescreen result, together in one record. Deposit is optional: on a date you set, or in installments.

Customer Name

123 Main Street
Anytown, ST 00000

No. 101126

DATE 10/11/2026

PAY TO THE ORDER OF *Your Business Name*

\$ 700.00

Seven hundred and 00/100

DOLLARS

MEMO Ref / ID

Signature

⑈0000000000⑈ 0000000000⑈ 101126

Illustration only. Each check is generated from the details entered, numbered by its date, and signed by the customer.

The vault record

- ✓ Signed check image, matched to the check we created
- ✓ Customer name, address and phone
- ✓ Routing and account number, stored encrypted
- ✓ Amount, check number and date
- ✓ Prescreen result and code
- ✓ Customer ID or loan reference, if entered
- ✓ Store, staff member and time
- ✓ Every view, print, export and deposit, logged

Searchable and exportable for audits and examinations, with a dashboard by store and across the chain. Customers' own checks go in the same vault.

Deposit services

A Deposit the full amount on a future date. Pick the date; if the customer pays first, the check is released instead.

B Schedule a payment plan. Custom dates and amounts on a signed schedule. We send a payment link 24 hours before each due date, and payments are deposited directly into your account.

Deposit services

OPTION A

Deposit the full amount on a future date

Choose the date, within your state's hold limit. On that date the check is deposited once, electronically, straight from the vault. If the customer pays before then, the check is released instead. Any notice your state or federal rules require goes out first, automatically.

OPTION B

Schedule a payment plan

Set custom dates and amounts with the customer on a short, plain-language schedule, signed in store or by a code sent to their phone. We send a payment link in your brand 24 hours before each due date, and payments are deposited directly into your account, tracked against the check on file. Paid in full releases the check.

Both include a dashboard by location and across the chain: checks on file, upcoming deposits, payments due and received, and returns, with exports.

Built for lenders and merchants

- ✓ **Payments only.** Customer pages and texts never use loan language.
- ✓ **State rules built in.** Check dating, hold limits, maximum amounts and required notices are set per state and per business type, and the system refuses anything outside them.
- ✓ **Returned-item rules** set to match your policies and the limits that apply to you.
- ✓ **Texts only with consent.** Sent 9 AM–8 PM local, and STOP is always honored.
- ✓ **Account data protected.** Bank account numbers are stored encrypted, and every view is logged.
- ✓ **Per-person logins with two-step sign-in** for every clerk, manager and owner, with roles by store or across the chain.
- ✓ **Examiner access.** A read-only login for auditors and examiners, scoped to what they need.

Payment links, in your brand

- ✓ **Your name, logo and phone** on every customer page.
- ✓ **Private links** sent 24 hours before each due date, closed once paid.
- ✓ **Paid straight to your account**, tracked against the check on file.
- ✓ **Paid in full** releases the check automatically.
- ✓ **A signed copy** of the schedule goes to the customer and stays on file.

Getting started

1. See it in action

A live look at the counter flow, the check it creates and the record it keeps.

2. Enroll a pilot

Start Checkdefer in a few locations and see the results.

3. Add deposit services

Turn on future deposits or payment plans when you're ready.

See Checkdefer in action.

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