What is a Check22?

In 2003, the U.S. Congress enacted a federal law called "Check 21" that allows the recipient of a paper check to create a digital version of the original check. This digital electronic format is called a "substitute check". Check22 is the next step. We've changed the process from a "Debit" (grab) transaction to a "Push" transaction where the Payer decides when and how much they wish to pay, by applying their electronic signature "**eSign**".

By clicking on the **Authorized** button Payer agrees to electronically add their signature to a legally binding contract authorizing a remotely created check (Check22) with their electronic "**signature on file**" made payable to the Payee as described in the Check22 transaction to which this document is attached. Payor further agrees that any and all disputes that may arise with this transaction are to be resolved directly with this merchant / vendor and they waive all rights, for any reason, to seek to have their financial institution charge-back their remotely created check. Payer understands and agrees that any breach of their warranty may result in all legal remedies, not limited to but including a stipulated minimum $250 additional fee to cover all bank fees and collection costs.

Electronic signature law in the United States

The ESIGN Act is a federal law passed in 2000. It grants legal recognition to electronic signatures and records if all parties to a contract choose to use electronic documents and to sign them electronically.

The ESIGN Act, provides that when a law requires either a writing or a signature, an electronic record or an electronic signature can satisfy that requirement when the parties to the transaction have agreed to proceed electronically and carry the same weight and have the same legal effect as traditional paper documents and wet ink signatures.* Both laws provide the following:

- No contract, signature, or record shall be denied legal effect solely because it is in electronic form
- A contract relating to a transaction cannot be denied legal effect solely because an electronic signature or record was used in its formation