



MERCHANT
POINT

MANUAL

Providing Total Check Solutions

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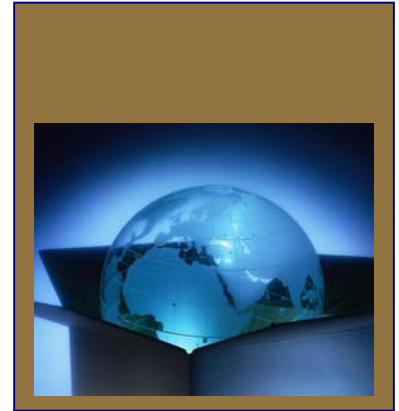
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Consumers Continue To Prefer Paying By Check...

Checks remain the preferred method of non-cash payment at the Point Of Sale – Approximately 13 billion checks per year. Studies indicate number of paper checks written is actually growing by an estimated 2% annually.

WHY?

- 1) They enjoy the 2 day float
- 2) Habit
- 3) Record Keeping
- 4) Have no credit/debit card



Inconvenient and Costly For Retailers

- Check fraud and uncollected funds costs retailers more than \$5.9 billion annually
- Extensive paper handling by employees – touched an average of 6 to 12 times
- Bank deposit fees and NSF fees
- Delays in funding (especially for out of state checks)

Electronic Solution!

With Electronic Check Conversion (ECC), checks are electronically processed and funds deposited into the merchant's bank account.

“Enables Merchants to accept & process checks similar to a credit card transaction!”

Procedure at the Point of Sale

1. Merchant will swipe check through a check reader and input drivers license # and amount of sale.
2. If transaction is approved a duplicate receipt will print and consumer completes receipt.
3. The check is stamped “ACH Processed” and check along with the receipt are handed back to the consumer.
4. Check processing company will fund merchant on transaction in 48 hours – just like a credit card. (Consumer still experiences a 2 day float)
5. Merchant will not be charged back for any returned checks. (As long as proper procedures were followed)

- Check Guarantee and Conversion program at the Point of Sale
- Face-to-face transaction required
- Check is handed back to consumer



Merchant Responsibilities

1. The receipt must have check writers signature, printed name and phone number.
2. Drivers License must be entered into terminal.
3. Merchant must batch out daily and provide copy of receipt within 48 hours of check processing company requesting it.
4. Check must be from a consumer's PERSONAL checking account!

REFER TO MERCHANT QUICK TIPS FOR DETAILED REQUIREMENTS

ISO Requirements to setup

1. Electronic Check Service Agreement ([blue application](#) – fax in application OK, original in house within 7 days)
2. Copy of Voided check
3. Terminal needs to be programmed
4. See equipment compatibility page list of certified terminals (Imager recommended)
5. Check processing company will send merchants a welcome kit to include: ACH Stamp, and Terminal Instruction Card.

UNACCEPTABLE BUSINESSES

- Criminal & Bankruptcy Attorneys
- Pawn Shop (without gun license)
- Used Auto Sales (if not combined with new dealership)
- Unlicensed Massage Parlors
- Check Cashing & Payroll Advance
- Credit Counseling
- Adult Related Businesses
- Investment Opportunities

Merchant Benefits

- Increase sales by accepting all types of checks including out of state checks
- Eliminate bad checks
- Faster availability of funds
- Eliminate NSF and deposit fees from local bank
- Eliminate the sorting and depositing of paper checks
- Process is simple to use because it mirrors a credit card transaction
- No paper claims file for bad checks
- Detailed online reporting available

What are the advantages of a merchant using a check imager and is it required?

Check processing company does not require an imager for our program but it is highly recommended for the following reasons:

- Check Processing company will be able to offer a higher check limit for merchant
- Dramatically decreases the number of times check processing company will have to call merchant to request a copy of signed receipt
- If merchant neglects to follow any guidelines, check processing company will be in a better position to collect on check by using the image

What is the merchant's check limit?

- Check processing company will issue the check limit when merchant is approved and will be posted on the "Merchant Approval Form."
- ISO is to state on merchant application the highest check limit merchant will require and 90% of the time check processing company will be able to accommodate merchants request.

Does the terminal verify that the checking account is open or that there is money in the account?

No. The terminal is checking against a national negative database of bad Check Writers.

Are business checks acceptable?

If check is a personal account with a Doing Business As (DBA) name and the owner of the account signs the receipt then that is acceptable

Corporate Checks are not allowed per National ACH Association

Is the check writer debited immediately?

No. Check Writer will still experience about a 2 day "float" before funds are withdrawn. (about the same as if it was a paper check)

What happens if a bad check is written?

- The merchant will be funded by check processing company- with check processing company's money, not the check writers.
- Check processing company is responsible for collecting from the check writer.

➤ Frequently Asked Questions



What is required on the receipt?

1. Signature
2. Printed Name
3. Phone #

GLOBAL E TELECOM
35008 EMERALD COAST PKWY
DESTIN FL 32541

05/27/2003 11:20
CHECK

Transaction # 1
MICR: *****4034
CHECK 1.00
CONVERSION
Respon. AUTH NUM 280-914
MICR: **** 4034
Driver Lic.: FL-****2222
Trans. Check Truncated

I authorize the merchant to convert my check to an Electronic Funds Transfer or paper draft, and to debit my account for the amount of the transaction.

In the event that my draft or EFT is returned unpaid, I agree that a fee as allowable by law may be charged to my account via draft or EFT

John Doe
SIGNATURE
John Doe
(Printed Name)
850-555-5555
(Phone Number)

“Selling check conversion is simple, but a starting point is always helpful.”

Market Focus

Everyone!

- Multiple location Merchants
- Large Merchants
- Medium Merchants
- Small Merchants

Questions to Create a Merchant's Interest...

- “Are you taking checks the old way or the new way?”
- “How would you like to accept and process checks just like your credit cards? You swipe the check and give it back to the consumer and you are funded electronically in a few days – guaranteed”
- “Have you seen the new Electronic Check Conversion systems?”
- “How would you like to have your customers checks electronically deposited so you didn't have to go to the bank?”
- “Wouldn't you like to lower your banking fees?”
- “You can now accept and process checks with the same security as a credit card for a lower cost”
- “You can now accept checks and get paid electronically without worrying about bad checks”

Advantages Over the Competition

- A higher percentage of check writers checks at the point of sale are approved
- If a check writer's check is declined the merchant will not be charged the discount percentage fee on that transaction
- Free Customer Service & Tech Support
- Free online reporting of activity
- Patent protection
- All services are in house and not outsourced to other companies
- Programs are NACHA (National Automated Clearing House Association) compliant

- Market Potential
- Where to Start
- Marketing Ideas



Prospective & Marketing Ideas

- Your existing bankcard base
- Obtain a new business list from county, state, or local government offices
- Specialize in one or two industry types and become the expert
- Notice businesses that have signs posted “No Checks” or “No out of town Checks” (Tourist towns)
- Utilize fax broadcasting by obtaining fax list software
- Contact Associations and have them endorse your check program to their members.
- Telemarketing
- Direct Mail Pieces
- Cold Calling

“Special program on the eGold service for merchants that meet Quick Service Program guidelines”

Targeted Merchants

Designed for merchants that have a low average ticket and fast checkout time

Acceptable Merchant types

- Convenience Stores
- Quick Service Restaurants (fast food, etc..)
- Gas Stations

Guidelines

- Merchant not required to input Driver's License into terminal
- Maximum check limit is **\$50**
- Average check must be **\$25 or under**
- ISO must write **“QSP”** on top of merchant application
- No discount percentage rate (per transaction fee only)

- Special pricing for specific merchants
- No Driver's License required
- eGold program
- No discount percentage



“Convenient & inexpensive option for merchants that don’t have a bad check problem but like the benefits of ECC”

Procedure at the Point of Sale

1. Merchant will swipe check through a check reader and input drivers license # and amount of sale.
2. If transaction is approved a duplicate receipt will print and customer completes receipt.
3. The check is stamped “ACH Processed” and check along with the receipt is handed back to the consumer.
4. GETI will fund merchant on transaction in 72 hours.
5. Merchant will not be funded on checks that do not clear the ACH network or are returned.

- Non-Guarantee Point of Sale Conversion
- Merchant not funded on checks that do not clear
- Face-to-face transaction required
- Check is handed back to consumer



Merchant Responsibilities

- The receipt must have check writers signature, printed name and phone number
- Drivers License must be entered into terminal
- Merchant must batch out daily and provide copy of receipt within 48 hours of GETI requesting it
- Check must be from a consumer's PERSONAL checking account!

REFER TO MERCHANT QUICK TIPS FOR DETAILED REQUIREMENTS

ISO Requirements to setup

1. Electronic Check Service Agreement (**blue application**-faxed in application accepted, original must be in house within 7 days)
2. Copy of Voided check
3. Terminal needs to be programmed
4. See equipment compatibility page list of certified terminals – IMAGER HIGHLY RECOMMENDED!
5. Check processing company will send merchants a welcome kit to include: ACH Stamp and Terminal Instruction Booklet

UNACCEPTABLE BUSINESSES

- Gambling / Bingo
- Unlicensed Massage Parlors
- Adult related businesses
- Investment Opportunities
- Bail Bondsmen
- Check Cashing / Payroll Advance

Merchant Benefits

- Increase sales by accepting all types of checks including out of state checks
- Decrease bad checks
- Any returned checks are automatically resubmitted electronically 2 additional times
- Eliminate NSF and deposit fees from local bank
- Eliminate the sorting and depositing of paper checks
- Process is simple to use because it mirrors a credit card transaction
- Multiple location merchants can have funds deposited into one account
- Detailed online reporting available

TRADITIONAL PAPER CHECK GUARANTEE

“A standard paper guarantee program from the best in the industry”

- Non-Conversion Program with Guarantee
- Paper Check Deposited into bank
- No Check Reader Required



Procedure at the Point of Sale

1. Merchant will key in check information and Drivers License # and amount of check
(Merchant has option of using a check reader to read check)
2. Terminal will dial out and issue a decline or approval
3. If approved, merchant will write all required information on paper check (see instruction card)
4. Merchant will be provided with a stamp to stamp check and get check writers initials
5. Merchant will deposit check into bank account
6. If check is returned, the merchants bank will forward check to check processing company
7. Check processing company will pay merchant the face value of the check within 30 days of authorization date.

Merchant Responsibilities

- All required information must be entered into terminal **and written on check**
 - Check processing company must receive all returned checks from merchants bank within 30 days of date of check
- REFER TO MERCHANT QUICK TIPS FOR DETAILED REQUIREMENTS

ISO Requirements to setup

1. Traditional Paper Guarantee Application (**gray application** –faxed application accepted, original in house in 7 days)
2. Bank Authorization form to forward returned checks to check processing company
3. Voided check
4. Terminal needs to be programmed (if using a check reader it may need configured)
5. Check processing company will send merchants a welcome kit to include: Paper-Check Stamp, and Terminal Instruction Card.

UNACCEPTABLE BUSINESSES

- Criminal & Bankruptcy Attorneys
- Pawn Shop (without gun license)
- Used Auto Sales (if not combined with new dealership)
- Unlicensed Massage Parlors
- Check Cashing & Payroll Advance
- Credit Counseling
- Adult Related Businesses
- Investment Opportunities
- Jewelry Stores (call for possibilities)
- Travel Agency
- Gambling / Bingo and Bail Bondsmen

Merchant Benefits

- Provides full purchase of any returned check
- Eliminates the cost of collection on dishonored checks.
- Available 24 hours a day, 7 days a week
- Simple pricing for all SIC codes
- Security of being able to accept checks safely from anywhere in the United States provided all guidelines are followed
- “Stop Payment” checks can be guaranteed for an additional fee of .25%

“Merchants can automatically debit their customer’s checking account on a regular basis”

Procedure of Merchant Initiating Transactions

1. Merchant will acquire the customer’s checking account information, amount, and frequency of debits
2. Must obtain signed written authorization form from customer (Check processing company can provide template)
3. Merchant will go to check processing company’s web interface to input all data
4. Check processing company will automatically initiate transactions when the next payment anniversary date arrives.
5. Recurring Debit transactions must be for the same amount every month and cannot vary in amount
6. Online reporting will let merchant know which transactions are NSF within 3-4 days
7. Merchant will be funded on all cleared transactions in 5 business days
8. Check processing company can automatically resubmit NSF items 2 additional times

ISO Requirements to Setup

1. Recurring Debit Application (**Red**)
2. Recurring Debit Information Form
3. Voided check
4. Copy of Merchants Drivers License
5. Last 2 months bank statements
6. Example / Description of products or services
7. Copy of Business License
8. Refund & Warranty policies

Check Processing Company will phone each merchant to verify information and train on submitting transactions. Please allow up to 5 days for merchant approvals

Sample DEMO program

- 1) Access www.eftchecks.com
- 2) Login name **DemoRecur** and password **123letmein**
- 3) Click “merchant” tab at the top
- 4) Click the commands on the left to access
- 4) For a demo transaction click “new auto debit” and then the demo merchant “Goodman Financial”
- 6) A list of the current transactions appear
- 7) Click “add transaction” tab at bottom to add another customer.

“Excellent service for a variety of merchants including Health Clubs, Insurance Companies, Internet Service Providers, Day Cares, etc...”

- No check written
- ACH conversion of funds
- NON-GUARANTEE Program
- Merchant **MUST** obtain signed written authorization from consumer
- Merchant will input and manage transactions on check processing company’s web site



Merchant Benefits

- Recurring transactions will be initiated automatically
- No software or terminal to buy
- Transactions on “auto-pilot”
- No discount percentage to pay so it’s less expensive than accepting credit cards
- Banking fees and paper check handling costs are eliminated
- Free detailed 24x7 online reporting of all activity
- No setup fees

RECURRING ACH DEBIT PROGRAM

Web Interface



Merchant Module - Microsoft Internet Explorer

Address: https://www.eftchecks.com/Merchant/

Home Page Merchant Logout

Welcome to the Merchant Module

The Demo Processing System provides you, the merchant, with full real-time reporting on your batches and transactions. Through this interface you may view and customize a wide variety of reports covering every aspect of your business with Demo.

If you have setup any Mail Order/Telephone Order terminals, this is also the place to enter transactions manually into the system.

If you have also purchased the Automatic Debiting option with us, this is also the place where you can manage your automatic debits.

[Click here for a detailed guide to Online Reports](#)

Any questions, comments, or suggestions about this module may be provided via the Feedback section on the home page. Please let us know what you think - that is the key to improving the system.

Click on the "Merchant" button in the navigation bar at any time to return to this page.

- New Auto Debit
- Goodman Financial Services
- Actions
 - Print Recurring Authorization Form
 - Request Reversal
 - View Transaction Details
- Reports
 - Merchant Uncollectable Checks
 - MOTO Bank Statement
 - MOTO Batch Results
 - MOTO Chargebacks
 - MOTO Net Settlement Breakdown
 - MOTO Quosed Transactions
 - MOTO Rejections
 - MOTO Reversals
 - MOTO Transactions
 - MOTO Transactions as of Settlement

Status window initialized.

Done

Template Recurring.doc - Microsoft Word

Customer Information

Name (First Last): Scott Bangarter
 Company: BMO
 Address 1: 342 W 200 S
 Address 2:
 City, State, Zip: Salt Lake City UT 84101
 Home Phone: 801-444-1- Work Phone: 801-933-5581
 DL State, Number: UT 551 DL Expiration: 01/05/1969

Account Information

Routing Number: 12400001
 Account Number: 1 3074
 Account Type: Checking

Please re enter the following fields for verification

Routing Number: 12400001
 Account Number: 1 3074
 Check Bank's Name

Debit Schedule Information

Internal Reference: 123456 (Optional)
 Starting on 01/01/2007, debit 23.00 every 2 Week(s) on the Next banking day if the day falls on a weekend or holiday.
 A final payment of \$ 25.00 will occur on 07/23/2007.
 Activate: No

Submit

Debit Schedule Information

Internal Reference: 123456 (Optional)

Starting on 01/01/2007, debit 23.00 every 2 Week(s) on the Next banking day if the day falls on a weekend or holiday.

A final payment of \$ 25.00 will occur on 07/23/2007.

Activate: No

Submit

Template Recurring.doc - Microsoft Word

Welcome to the Merchant Module

Scheduled Transaction List

Edit	Customer Name	Reference	Routing Number	Account Number	Amount	Next Debit	Debit Frequency	Status
Edit	Bangarter, Scott	123456	124000012		23.00	None	Every 2 week(s)	Inactive
Edit	Bradley, Lana	122000661			36.95	03/01/2002	Every 1 month(s)	Active
Edit	Bromley, Abe	122000661			8.00	03/01/2002	Every 1 month(s)	Active
Edit	Chagal, Fido	256074974			21.86	None	Every 1 month(s)	Inactive
Edit	Customer, Test	063206207			39.95	None	Every 1 month(s)	Inactive
Edit	Flores, Alvaro	122101191			30.00	04/01/2002	Every 3 month(s)	Active
Edit	Fouser, Maaxi	122000247			80.00	03/18/2002	Every 1 month(s)	Active
Edit	Ganter, Karen	322271779			20.00	03/18/2002	Every 1 month(s)	Active
Edit	Gale, John	322271627			25.00	03/01/2002	Every 1 month(s)	Active
Edit	Hines, Larone	322276665			20.00	03/18/2002	Every 1 month(s)	Active
Edit	Knight, Adam	122000661			36.00	07/19/2002	Every 6 month(s)	Active
Edit	Lugo, George	322275461			30.00	07/19/2002	Every 6 month(s)	Active
Edit	Masceder,	122000486			8.00	02/26/2002	Every 1 week(s)	Active

“Electronically process paper checks that are received through the mail or drop box!”

Procedure of Merchant initiating transaction

1. Merchant will receive customer's check through the mail or from a drop box location.
2. Merchant will logon to their account on check processing company's web site.
3. Merchant will be prompted to swipe the front & back of the check through the RDM imager while connected online.
4. Image appears on web site and merchant will input amount of check along with other optional data for the transaction.
5. Merchant will repeat this for each check.
6. Merchant will be funded in 3 banking days (provided merchant inputs the transaction by 3:00pm Eastern time).

ISO Requirements to setup

1. ARC Check Services Application (yellow)
2. Voided check
3. Per check limit of \$300 (*contact check processing company to request larger limit*)
4. Check processing company must receive a sample of merchant's notification statement on consumers bill before activation.

Merchant Requirements

- RDM Imager with specialized cable attached to a PC with internet access.
- Must notify customer on their bill with the following statement: "Checks received for payment of goods and services via mail or drop box will be deemed sufficient authorization to clear checks electronically through the Automated Clearing House Network".
- Paper check must be destroyed in 14 days.
- Process only Personal checks. NO Corporate Checks, Money Orders, Third Party checks, Cashier's checks, Travelers checks, Starter checks, Checks drawn on credit cards accounts and Drafts from Government Agencies can be processed through the ARC program.

- RDM Imager with specialized cable connects to a PC with internet connection
- ACH conversion of funds
- **NON-GUARANTEE Program**
- **Designed for lower volume merchants**
- **Merchant can process approximately 50 checks per hour**



Merchant Benefits

- Reduced handling of paper check costs. (trips to bank, deposit slips, deposit and NSF fees from local bank, lost checks and employee handling).
- Software downloads to PC with easy to follow directions the first time the merchant logs on to the site.
- No setup fees (optional).
- Non-Sufficient Fund items can be automatically resubmitted electronically to attempt collection.
- Faster availability of funds.
- ACH transactions take precedence over paper checks at the consumer's bank
- Detailed 24x7 online reporting of all activity and view images of all checks processed.

ELECTRONIC CHECK RECOVERY (RCK)

“Merchants will not be able to turn down a free service that doesn't require a terminal.”

- Also Known as RCK
- Paper Check Deposited into Bank
- Terminal and Check Reader are not Required



Procedure at the Point of Sale

1. Consumer will present check as form of payment.
2. Merchant will write merchant identification number (MID) and check writer's home phone number on check.
3. Merchant will stamp check with RCK Authorization stamp in memo line of check.
4. Consumer will sign on blank line underneath stamp verbiage. (By signing in this area, the check writer authorizes any NSF and/or collection fees to be obtained by either electronic or paper draft.)
5. Merchant will deposit check into bank account.
6. Check processing company will notify merchant via e-mail of any bad checks.
7. Merchant will be funded **100%** of face value of check within 30 days if check processing company successfully collects.

Price Structure

Set-Up Fee	\$?
Standard Discount Rate	N/A
Transaction Fee	N/A
Statement Fee	N/A
Monthly Minimum	\$10.00
<i>(Check processing company must receive at least two returned checks per given month or minimum is charge.)</i>	
Per NSF Fee Collected Payable to ISO	\$?

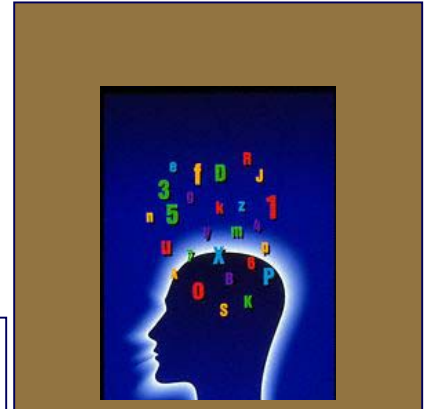
Merchant Benefits

- Any returned checks are automatically resubmitted electronically 2 additional times.
- Free Service to merchants **(As long as check processing company receives at least two checks a month.)**
- No terminal or reader to buy.

MERCHANT SETUP PROCESS

TRAINING & MATERIAL

- Check processing company will provide standard applications and manuals in hard and soft copy.
- Check processing company will assist with agent training & conference calls
- **OPTIONAL** A disk of all template apps and manuals with your name and logo can be provided. ISO is responsible for printing.



MERCHANT SETUP PROCESS

- 1. ISO to fax to check processing company:**
 - Merchant app (will also have Sales Agents name)
 - Voided check
- 2. Check processing company will phone ISO if any information is missing**
- 3. Check processing company faxes to ISO**
 - “Merchant Approval & Download Request Form”
 - includes TID# and Check Limit
 - ISO will receive within 2-5 hours of app being submitted
- 4. Check processing company to ship Merchant Welcome Kit to merchant**
 - Includes instruction card, requirements and ACH stamp
- 5. Check processing company to make Welcome Call to merchant to confirm correct TID and confirm merchant is operational.**

TERMINALS & SETUP

PARTIAL DOWNLOAD → IVI 3000 & Talento & Verifone Omni

- ISO to first download bankcard and other services
- ISO pull partial download to load GETI check
- IVI 3000 & OMNI models will automatically be ready to load when merchant is approved
- Talento will be automatically ready to load only if the “CORE APP ID” was on original app faxed in

FULL DOWNLOAD → Hypercom & Nurit

- ISO must complete and fax to check processing company the “*Merchant Approval & Download Request Form*”
- Check processing company to build complete credit card and check load and ISO will pull download (6 hour build time)
- Hypercom only available if credit card platform is: **FDR, Vital/Visanet, NDC/Global, or Paymentech**

SERVICE

Merchant will phone check processing company for customer support and technical support issues (generic greeting)

REPORTING

- 1. Secure online transaction and deposit tracking available to merchants.**
- 2. ISO receives free online reporting of merchant daily activity.**

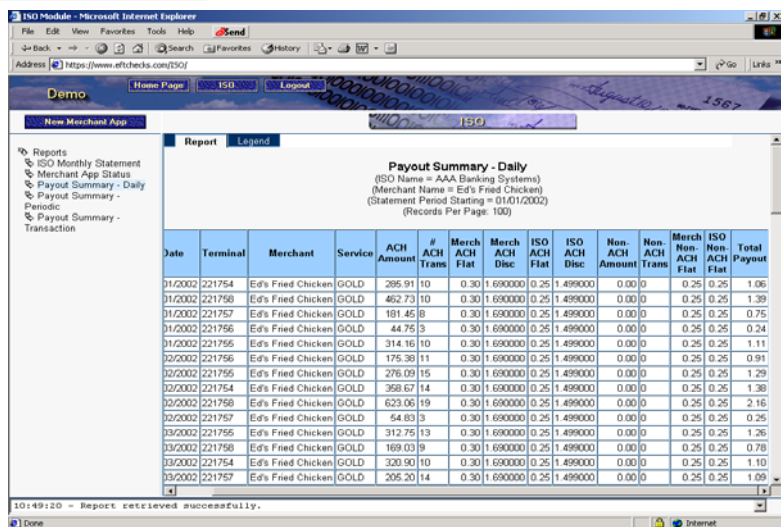
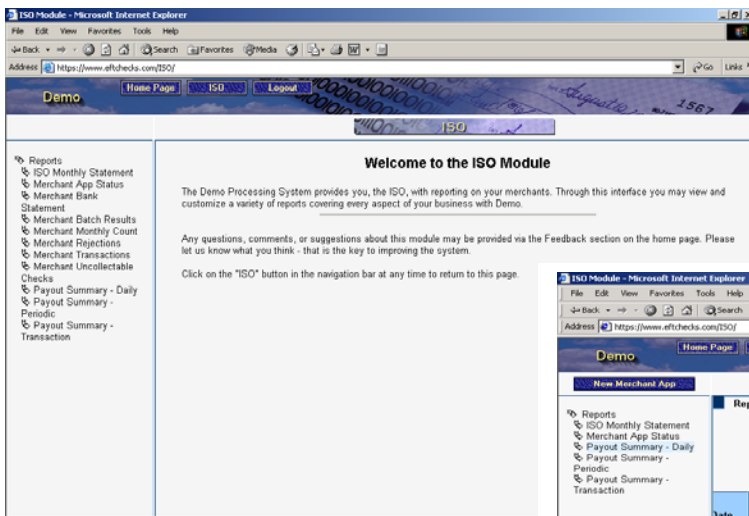
"The check processing company has phenomenal online reporting available to both the ISO and the Merchant."

➤ For the ISO



Logon to www.eftchecks.com

Example reporting available to **ISO**
 Username = Demolso
 Password = 123letmein



Merchant Application Status
 (ISO Name: AAA Banking Systems)
 (Records Per Page: 100)

Merchant	Location	Location Address	TID	Service	Date Entered	Status	Status Date	Merchant Num	Type	Check Limit	Guaranteed?	Guarantee Limit	Delay Days	Max Tries	Comments
ABC Widget Company	ABC Widget Company	111 Destin Dr Destin FL 32541			09/12/2001	ISO Entered Merchant	09/12/2001								View
Brain's Computers	Brain's Computers	123 Test Testing TX 77084			09/17/2001	ISO Entered Merchant	09/17/2001								View
Brian Testing - Disregard	Brian Testing - Disregard	123 Some Road Back Porch Destin FL 32541			01/24/2002	ISO Entered Merchant	01/24/2002								View
Knapps Restaurant	Knapps Restaurant	2707 N. Procter St Tacoma WA 98407			11/02/2001	ISO Entered Merchant	11/02/2001								View
Test New Fields	Test New Fields	1 main st fwb FL 32548			02/22/2002	ISO Entered Merchant	02/22/2002								View

DEMO WEB INTERFACE

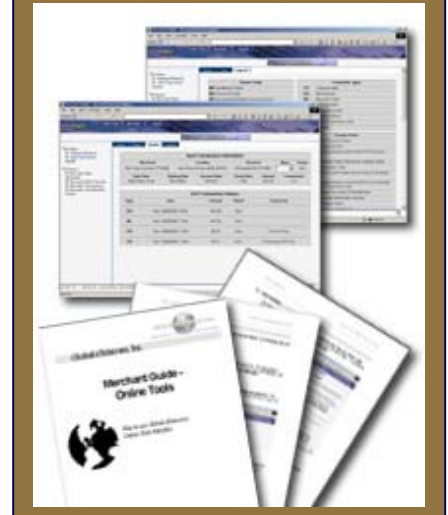
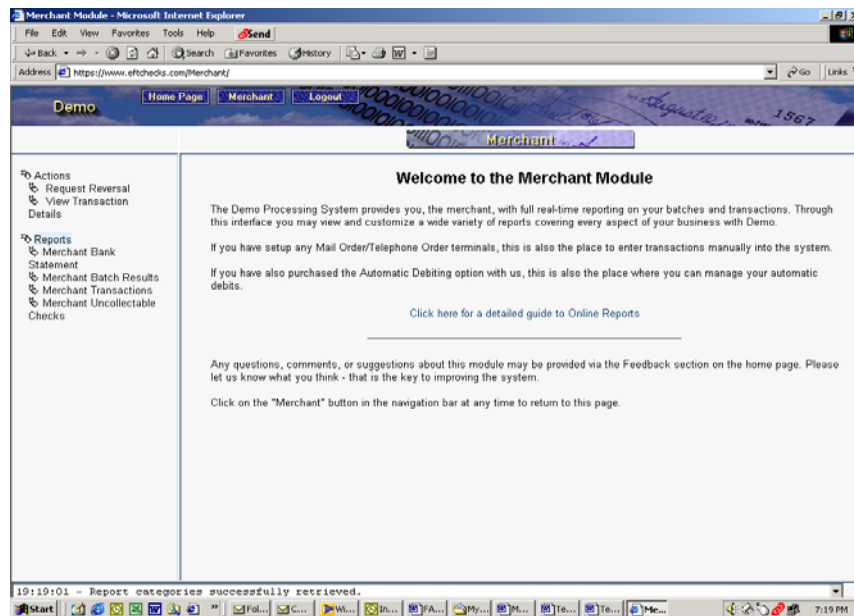
Logon to www.eftchecks.com

Example reporting available to MERCHANT

Username = DemoGold

Password = 123letmein

➤ For the MERCHANT



The screenshot shows the "Input Transactions" report in the Merchant Module. The report is for "Merchant Name = Gold Pop Art Supplies" and shows "Records Per Page: 100". The table below lists the transactions with columns for Transaction Date, A/OKable?, Batched Out?, Reading Num, Account Num, Amount, Check Num, Trans Num, and Merchant.

View	Transaction Date	A/OKable?	Batched Out?	Reading Num	Account Num	Amount	Check Num	Trans Num	Merchant
View	2001-08-03 12:26:21	YES	YES	12400054	09	27.49	11421	139879	Gold Pop Art Supplies
View	2001-08-03 20:06:56	YES	YES	124079655	50	11.00	11397	201460	Gold Pop Art Supplies
View	2001-08-04 16:14:17	YES	YES	124079643	74	54.21	11121	206464	Gold Pop Art Supplies
View	2001-08-04 16:40:37	YES	YES	12400054	47	55.00	1129	100863	Gold Pop Art Supplies
View	2001-08-05 15:53:41	YES	YES	124002071	05	18.93	11351	176253	Gold Pop Art Supplies
View	2001-08-06 18:44:43	YES	YES	124077202	75	27.50	1151	269031	Gold Pop Art Supplies
View	2001-08-07 10:55:52	YES	YES	124001545	90	16.62	1367	104797	Gold Pop Art Supplies
View	2001-08-07 17:32:36	YES	YES	124077516	74	11.00	1364	155995	Gold Pop Art Supplies
View	2001-08-07 19:19:17	YES	YES	124076269	49	39.00	11178	259190	Gold Pop Art Supplies
View	2001-08-08 17:15:07	YES	YES	124070721	00	25.92	16369	148912	Gold Pop Art Supplies
View	2001-08-08 19:13:59	NO	YES	58905846	94	20.01		24545	Gold Pop Art Supplies
View	2001-08-08 19:14:54	YES	YES	124001545	91	20.01	16316	154771	Gold Pop Art Supplies
View	2001-08-10 10:40:01	YES	YES	124002071	06	29.50	11368	262656	Gold Pop Art Supplies



*If imager used

Examples of Forms Available

Sales Manual
Power Point Training
Check processing Company
Brochures
Merchant Applications & Forms
Equipment Compatibility Form
Terminal Instruction Booklets
Terminal Download Instructions
Terminal Trouble Shooting

➤ All forms can be
downloaded and
printed



www.checktraining.com/gomerchantpoint

*“You can access this website
for everything you need to
sell the check program.”*

TERMINAL QUICK TIPS

CHECK READER MESSAGES

“MANAGER NEEDED”- RE-PRESENTED CHECK: This means that the check has already been seen by the system or has been processed. Merchant needs to Override the transaction for a receipt to print.

MANAGER NEEDED –DAY/LOC/AMT: This message alerts the merchant that the check amount has exceeded the normal ACH limits of guarantee. Press, “ENTER”. Terminal will prompt for OVERRIDE. Press “Clear” to return to main screen.

NO ACH: This message indicates that Financial Institution does not participate in the Federal Reserve/ACH network OR the reader was unable to read the check number. The check has been verified by the system IF you receive an authorization number. However, the Merchant **MUST** deposit the check in their bank.

ERROR IN MICR: This message informs the merchant that the terminal cannot read the check numbers by the magnetic ink provided. The check cannot be verified. 1st, merchant must try to void check. If check cannot be voided then merchant **MUST** manually deposit the check. If this consistently happens with several checks by different banks, please contact technical support.

ID FLAGGED: This messages alerts the Merchant that the DL License presented is associated with a checking account that has a problem. **OVERRIDE** only for your most frequent customers. **These checks are not guaranteed.**

DECLINED CHECK: The message is to inform the Merchant that the check is declined due to problem with the customer’s I.D. or account. **THIS CANNOT BE APPROVED OR OVERRIDDEN.**

ERROR IN ID: Check default state to ensure the correct state code was entered. Check to see if DL# has a letter and enter the corresponding letter with the DL#.

STATE CODES

01 AL	25 MA	48 TX
02 AK	26 MI	49 UT
04 AZ	27 MN	50 VT
05 AR	28 MS	49 UT
06 CA	29 MO	51 VA
08 CO	30 MT	53 WA
09 CT	31 NE	54 WV
10 DE	32 NV	55 WI
11 DC	33 NH	56 WY
12 FL	34 NJ	61 AB
13 GA	35 NM	62 BC
14 PR	36 NY	63 MB
15 HI	37 NC	64 NB
16 ID	38 ND	65 NF
17 IL	39 OH	66 NS
18 IN	40 OK	68 ON
19 IA	41 OR	69 PE
20 KS	42 PA	70 PQ
21 KY	44 RI	71 SK
22 LA	45 SC	72 YT
23 ME	46 SD	
24 MD	47 TN	



CHECKS NOT ACCEPTABLE FOR CONVERSION

- Temporary Checks
- Cashiers Checks
- Money Orders
- Payroll Checks
- Credit Card Checks
- Third Party Checks
- Equity Line of Credit Checks
- Checks outside of US
- Corporate Checks

- “Close” (Batch Out) your terminal every day in order to make your Deposits (See instructions on the front side of this card). This step transfers your money to the bank within 48-72 hours from the time of the Batch Out.
- Keep your copies of the customer’s signed authorization and Daily Batch Out/Deposit slip.
- Be sure to stamp the check *ACH Processed* and hand back along with their copy of the transaction receipts.
- A dedicated phone line for you terminal will ensure optimum performance. Shared lines could create problems.
- Remember: The customer must print their name and a valid phone number on the signed receipt (merchant copy).
- Merchant Copy - Original Signed Copy
- Customer Copy - Unsigned Copy
- REMEMBER: The signor of the check must be the owner of the checking account. **VERIFY** the ID. Do not accept a check until the ID has been verified.

In order to GUARANTEE a check, the following steps are required:

- 1). The receipt must be signed by the check writer and
- 2). A printed name and current phone number must be written on the receipt. **If using an Imager the phone number must be on the check before it is scanned by the imager.**
- 3). Driver’s License must be verified and the DL# number must be written on the front of the check and then entered into the terminal. Merchant is responsible for accuracy of DL#.
- 4). Upon notification of a return check, merchant must provide Global eTelecom, a faxed copy of the customer signed receipt.
- 5). Terminal must be batched out the same day the checks are received.
- 6). Merchant must follow the guidelines on the front of this card.

We DO NOT guarantee Stop Payment Checks (*unless a Stop Payment Addendum has been signed)

Stamp all checks ACH processed and hand back to the customer. Make sure to have appropriate information for your records in the event a check is returned for any reason.