



TeleCheck ELECTRONIC CHECK ACCEPTANCE® PROCEDURES



CHECK TRANSACTION

1 Insert check face up as shown on the Eclipse™ terminal .

If prompted to REINSERT, attempt to read check again, making sure right edge is properly aligned.
If prompted to MANUALLY ENTER, see "Manual MICR Entry" procedures on reverse.

2 Key in dollar amount of check transaction, then press ENTER.

For company checks and select personal checks, terminal may skip Step 3.

3 Enter driver's license / ID information.

Swipe driver's license or ID through vertical slot as shown on terminal.

For manual entry:

- Key in driver's license or other approved ID number and press **ENTER**.
(See reverse for "Alpha Character Entry.")
- To select ID type, touch state name or press **ENTER** if state name at top of screen matches ID.
Or, touch one of the three alternatives at bottom of screen and press **ENTER**.
Or, use arrow keys to locate ID type, then touch state name or press **ENTER**.
Terminal may ask for additional check writer information.

A merchant receipt will print if transaction is approved for the ECA® service.

If no receipt prints: An approval code or a response code will be displayed. If approved, write four-digit approval code and TeleCheck subscriber number on check and keep for deposit (be sure to follow all "Warranty Requirements" on back). For non-approved transactions, see "Response Codes" below.

4 Have check writer sign receipt.

If check writer signs receipt: Touch **YES** on display when prompted.

If check writer refuses to sign receipt: Touch **NO** on display.

5 Completing the transaction.

If check writer signed receipt: The Eclipse terminal will "VOID" front of check. Reinsert face down to print customer receipt on back of check. **Return check to customer and keep signed receipt for your records.**

If check writer refused to sign receipt: Insert check face down (endorsement end first) to print endorsement information on back of check. **Review check for warranty requirements and keep check for deposit.**

RESPONSE CODES

Approved 1234

Approved transactions are assigned a four-digit code.

For **Electronic Checks:** Approval code is printed on receipt. TeleCheck warranty applies for the face value of approved check.

For **Paper Checks:** Approval code may be franked or written on check. TeleCheck warranty applies for the full face value of check or up to the pre-established warranty maximum, provided all warranty requirements are met (see "Warranty Requirements" on reverse).

Approval code may include the following:

- Several characters of check writer's name or company name to verify against name on check.
- "Preferred" instead of "Approved" to indicate check writer's preferred status.
- A "+" to indicate TeleCheck's warranty applies for the full face value of check.

If name in authorization response does not match name(s) imprinted on check, verify ID and call TeleCheck Authorization Center for assistance.

Code 3

Please write the seven digit Record Number on a TeleCheck courtesy card and hand it to the check writer. Inform the check writer to call TeleCheck and provide the Record Number for faster service.

TeleCheck has no negative information on the check writer or company, but the check falls outside established guidelines that TeleCheck will guarantee at this time.

Code 4

Please write the seven digit Record Number on a TeleCheck courtesy card and hand it to the check writer. Inform the check writer to call TeleCheck and provide the Record Number for faster service.

TeleCheck has information on file that prevents warranty of any check from this check writer or company at this time.

Code 40 – Lost/Stolen

Please give check writer a courtesy card.

TeleCheck has information on file which indicates that this ID or check has been reported lost or stolen.

Check Invalid

Please give check writer a courtesy card.

Check does not comply with accepted check printing standards.

Data Entry Error – Retry Request

A data entry error was made.

Please verify ID and enter authorization request again.

Call Center

Call TeleCheck Authorization Center for assistance.

The Eclipse terminal will display TeleCheck's toll-free Call Center number and your TeleCheck Subscriber Number.

Required Identification

Identification is required for personal checks when prompted by the Eclipse terminal. No ID is required for company checks. The following are acceptable:

- **Permanent, valid, unexpired driver's license from anywhere in the U.S., Canada, Puerto Rico or U.S. Virgin Islands.**
- **Current, valid U.S. Military ID (use the Social Security number on the Military ID).**
- **Permanent, valid, unexpired state-issued non-driver's ID (only if a driver's license or military ID is unavailable).**

The signature and physical description of the check writer must reasonably correspond to any signature or description contained in the ID.

ID Type Code

United States	65	Oklahoma
Driver's License:	67	Oregon
25 Alabama	78	Pennsylvania
55 Alaska	70	Puerto Rico
20 Arizona	74	Rhode Island
27 Arkansas	72	South Carolina
23 California	73	South Dakota
26 Colorado	86	Tennessee
28 Connecticut	89	Texas
33 Delaware	88	Utah
93 Dist. of Columbia	83	Vermont
35 Florida	16	Virgin Islands (U.S.)
42 Georgia	82	Virginia
44 Hawaii	92	Washington State
43 Idaho	98	West Virginia
45 Illinois	94	Wisconsin
46 Indiana	99	Wyoming
49 Iowa		
57 Kansas		Canadian
59 Kentucky		Driver's License:
52 Louisiana	21	Alberta
56 Maine	11	British Columbia
79 Maryland	61	Manitoba
87 Massachusetts	13	New Brunswick
40 Michigan	31	Newfoundland
64 Minnesota	37	Northwest Territories
77 Mississippi		
66 Missouri	41	Nova Scotia
68 Montana	51	Ontario
63 Nebraska	81	Prince Edward Is.
38 Nevada	71	Quebec
47 New Hampshire	58	Saskatchewan
53 New Jersey	91	Yukon
39 New Mexico		
69 New York		Other:
75 North Carolina	97	Military ID
36 North Dakota	76	Australia, Guam or New Zealand
60 Ohio		

Helpful Numbers

Call Center:	1-800-366-5010
POS Support:	1-800-927-0655
Merchant Services:	1-800-366-1054
Eclipse Supplies:	1-800-884-3700

TeleCheck
Subscriber #: _____

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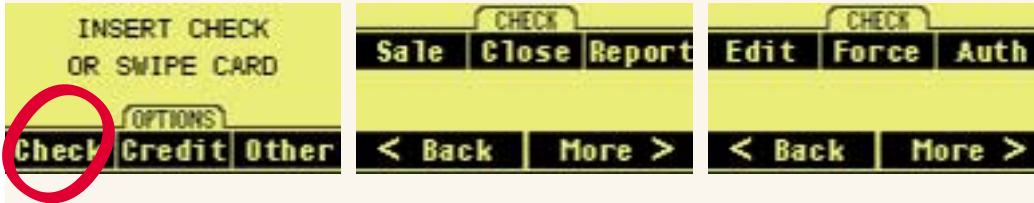
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TML 2233 – 7/01

OPTIONAL CHECK FUNCTIONS

Select A Check Function

Touch **CHECK** on idle screen. Select desired function or touch **MORE** for additional options.



View / Print Transaction Details And Batch Totals

Touch **REPORT**, then select one of the following options:

- **View Details** – Key in transaction number or press **ENTER** to view details of last transaction. Use arrows to scroll.
- **Print Details** – Print details of all transactions in current batch, including transaction number and type; check number and amount; clerk ID; and approval code.
- **View Totals** – Display totals for current batch, including electronic check, paper check and approved non-ECA[®] transactions and amounts.
- **Print Totals** – Print totals of check transactions in current batch.

Close The Batch

- Touch **CLOSE**, then touch **YES** when prompted.
- Key in total dollar amount of electronic checks (ECA) in current batch, then press **ENTER**.
If **close is successful**, a detailed report will print.
If **dollar amount is incorrect**, terminal will prompt you to reconcile batch.

If terminal is set for **AUTO CLOSE**, it will automatically close and print reports at a set time each day.

Correct Transaction In Current Batch

- Press **EDIT** to view last transaction. Use arrows to view other transactions.
- Press **EDIT** to alter displayed transaction in one of the following ways:

To change the amount of an electronic check transaction:

- Touch **CHGAMT**, then key in correct dollar amount and press **ENTER**.
Attach receipt with "NEW SALE AMOUNT" to original, signed ECA receipt.

To convert an electronic transaction to a paper check:

- Touch **CONVERT**, then touch **YES** when prompted.
Keep check for deposit.

To convert a paper check to an electronic transaction:

- Touch **CONVERT**. If you have a signed receipt, touch **YES** when prompted.
You cannot convert a paper check without a signed receipt.
Attach "ELECTRONIC *CHECK" receipt to original, signed ECA receipt.

To void a transaction (electronic or paper):

- Touch **VOID**, then touch **YES** when prompted. Voiding effectively deletes transaction from batch. Keep "VOID" receipt for your records.

Force Post Transaction From Previous Batch

To change a paper check from the previous batch to an electronic transaction in the current batch:

- Touch **FORCE**. If you have a signed receipt, touch **YES** when prompted.
You cannot force without a signed receipt.
- If you do not have the paper check, touch **NO** when prompted.
If you have the paper check, keep it for deposit.
You cannot force a transaction if you have the paper check.
- Key in batch number from signed receipt and press **ENTER**.
- Key in transaction number from receipt and press **ENTER**.
- Touch **FORCE** to move selected transaction into current batch, then touch **YES** when prompted.

Attach "ADJUSTMENT" receipt to signed TeleCheck ECA receipt from previous batch.

Exception Procedures

Manual MICR Entry

- When prompted, enter all numbers printed on the bottom of the check (from left to right), then press **ENTER**.
- When prompted, enter check number (printed on top right corner of check), then press **ENTER**.
- The Eclipse™ terminal will automatically prompt for the next appropriate step.

Alpha Character Entry

Press key with the desired letter, then press **ALPHA** key to select.

For example: To generate the letter I, press **4**, then press **ALPHA** three times.

Clear / Correct Entry

- Pressing the **CLEAR** key removes all characters entered on the display. Pressing this key again cancels the current procedure and returns user to the previous display / menu.
- Pressing the **BACKSPACE** key removes characters one at a time to correct input.

WARRANTY REQUIREMENTS

For non-ECA transactions: Determine whether the check presented is a personal or a company check. When both the name of a person and the name of a company appear on the check, it should be considered a company check. No ID is required for company checks. Make sure the check meets all warranty requirements by following the example below:

This information must be written on the check:
TeleCheck Number / Clerk's Initials / Approval Code

- Name:** Imprinted by check manufacturer; no starter checks
- Address:** Physical address; if P.O. Box, write in full address
- Phone Number:** Home or business with area code; may be handwritten
- Financial Institution:** Drawn on U.S., Canadian, Puerto Rican or U.S. Virgin Islands bank
- Check Number:** Imprinted on the check
- Date:** MO/DAY/YR (no pre- or postdates)
- First Party:** Payable to subscriber
- Amount:** Figures and words must agree
- Signature:** The signature must reasonably correspond to the name imprinted on the check
- Company Check:** Signature will differ from imprinted name

For Manual MICR Entry: Use these numbers from left to right for MICR ID

Note: Any alterations to the check must be made and initialed by the check writer.