

“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 imager or reader and input driver's 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 are handed back to the consumer.
4. Check Processing Company 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 is 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 writer's signature, printed name and phone number
- Merchant must enter driver's license # into terminal
- Merchant must batch out daily and provide copy of receipt within 48 hours if Check Processing Company requests it

REFER TO MERCHANT QUICK TIPS FOR DETAILED REQUIREMENTS

ISO Requirements to setup

1. Electronic Check Service Agreement (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 merchant a welcome kit to include: ACH Stamp, Decals, and Terminal Instruction Guide.

UNACCEPTABLE BUSINESSES

- Adult Bookstores
- Bail Bondsmen
- Cash Back Accounts
- Investment Opportunities
- Lotteries, Raffles, Card Rooms and Gambling Establishments (Bingo is acceptable)
- unlicensed Massage Parlors
- Sexual Encounter firms

Merchant Benefits

- Increase sales by accepting all types of checks including out of state checks
- Decrease bad checks
- NSF 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