

*“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. 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 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

## 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. Global eTelecom 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