

ePNMICR

**Electronic Check
Conversion**

eGold & eSilver,

Virtual Terminal

How to Guide

WELCOME LETTER

Dear Merchant,

Thank you for choosing to participate in the exciting process of Electronic Check Conversion (ECC). It is our pleasure to officially welcome you to our family of merchants. You have at your finger tips a service that will enable you to feel secure in accepting checks from all fifty states, which can increase your sales by offering your customers the **#1** payment preference - **Checks!**

To enable us to better serve you, this Start Up Booklet is provided to easily guide you and your employees through the world of Electronic Check Conversion. Before using your equipment, please take a moment to review the following materials. Your Welcome Kit Contains:

- **Training Check-** This check is used to familiarize you and your employees with your new electronic check conversion terminal. This check will allow you to run test transactions, test voiding a transaction, and batching out your terminal. Please retain this training check for future testing and training.
- **1 Window Decal-** This decal is to be placed in the window at the front of your business. It will allow your customers the convenience of knowing that you accept Americas #1 form of payment...Checks.
- **2 Register Decals-** These **federally mandated** decals are to be placed at the point of sale. This will inform your customers of your Service Provider's NSF check policy.
- **Merchant Reversal Request Form-**This form is used when you need to credit a customer's account due to an incorrect amount keyed into the terminal. ***Use only if a batch out has been administered.*** One form is included...for additional sheets please make copies. (page 9)
- ***1 ACH Processed Stamp-** After processing check through terminal, have the customer sign the receipt with their printed name and phone number in designated area. Stamp the face of the check "ACH Processed." After stamping the face of the check, hand the check back to your customer. **It's that simple!**

***The Merchant gets the 1st copy of the receipt and the Customer gets the 2nd copy of the receipt.**

REQUIREMENTS

1. All checks must be stamped “ACH processed” and returned to the customer.
2. All receipts must have:
 - Customer’s Signature
 - Customer’s Printed Name
 - Customer’s Phone Number
3. All receipts must be kept and filed for 2 years.

Federal Requirements

The check service provider will request a copy of the receipt in the event of an NSF or returned item. **Receipt must be received within 48 hours, if not the merchant’s account will be debited for the delinquent amount.** It is suggested that you file check receipts just like credit card receipts.

To Guarantee a Check

eGold Program-Secured Payment

1. The check writer must sign the receipt.
2. Driver’s License number must be entered into the terminal.
Merchant is responsible for accuracy of DL#.
3. The printed name and current phone number must be written on the receipt. Upon notification of a returned check, merchant must provide their service provider with a faxed copy of the signed customer receipt.
5. Terminal must be batched out the same day the checks are received.

We DO NOT guarantee Stop Payment Checks unless a Stop Payment Addendum has been signed.

ePROGRAMS

eGOLD PROGRAM - Secured Payment (just like a credit card)

Procedure at 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 signs receipt and prints name and phone number.
3. The check is stamped "ACH Processed" and check along with the receipt are handed back to the consumer.
4. GETI 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)

Merchant Responsibilities

1. The receipt must have check writers signature, printed name and phone number.
2. Drivers License must be keyed into computer terminal.
3. Merchant must batch out daily and provide copy of receipt within 48 hours of it being requested by your check service provider.
4. Check must be from a consumer's **PERSONAL** checking account.
5. **Stop Payment Checks are not guaranteed unless a Stop Payment addendum has been signed. (Stop Payment is only designed for Auto Industry unless pre-approved by corporate office.)**

eSILVER PROGRAM- Non-Secured Payment

Procedure at 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 approved transaction in 72 to 86 hours.
Merchant will not be funded on checks that do not clear the ACH network or are returned.

Merchant Responsibilities

1. The receipt must have the check writers signature, printed name and phone number.
2. Drivers License must be keyed into computer terminal.
3. Merchant must batch out daily and provide a copy of the receipt within 48 hours of the check service provider requesting it.
4. The check must be from a consumer's **PERSONAL** checking account.

READER MESSAGES & UNACCEPTABLE CHECKS

CHECK READER MESSAGES

MANAGER NEEDED-RE-PRESENTED CHECK: This means that the check was already 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. The merchant has the option to manually deposit the check if they choose to. If this consistently happens with several checks by different banks, please contact technical support. It should also be noted that other electronic devices emit an electromagnetic field that may interfere with the reader's ability to read the magnetic ink. It is recommended to place the check reader one foot away from any other device.

ID FLAGGED: This message is to inform the Merchant that the check has been declined due to a problem with the customer's I.D or account. OVERRIDE only for your most frequent customers. **These checks are not guaranteed.**

DECLINED CHECK: The message is to inform the merchant that the check has been declined due to a 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 ACCEPTED FOR ELECTRONIC PROCESSING

***Temporary Checks *Cashier's Checks * Credit Card Checks* Money Orders**

***Third Party Checks *Payroll Checks *Checks written to employees or self**

***Payable Through/Equity Line/Loan Checks *Checks drawn on banks outside the USA**

****Corporate Checks - Per NACHA guidelines-Personal accounts with a "Doing Business As" are acceptable IF the owner of the account is presenting the check.**

MERCHANT REVERSAL FORM

Merchant Reversal Form:

Please complete and fax to (850) 837-8066

This form is used when you need to credit a customer's account due to an incorrect amount keyed into terminal, or to manually void a REPRESENTMENT transaction. Transactions that need to be canceled before processing to the bank, MUST be submitted before 10:30 a.m. Central Standard Time to our Customer Service Dept. Merchant Reversal forms received after the transaction has been processed to the bank will need to wait five business days before the funds can be reversed.

Use form only if a batch out has been administered.

Merchant Name: _____

Terminal ID #: _____

Submitted By: _____

Check Writer Name: _____

Check Date: _____

Check Number: _____

Check Amount: _____

Authorization #: _____

Comments: _____

Check was manually taken to the bank: _____ Unable to Void: _____

Customer cancelled or returned order: _____

Customer Paid by another method: _____

Incorrect Amount Entered: \$ _____

Re-presentment Error: _____

Correct Amount: \$ _____

Other: _____

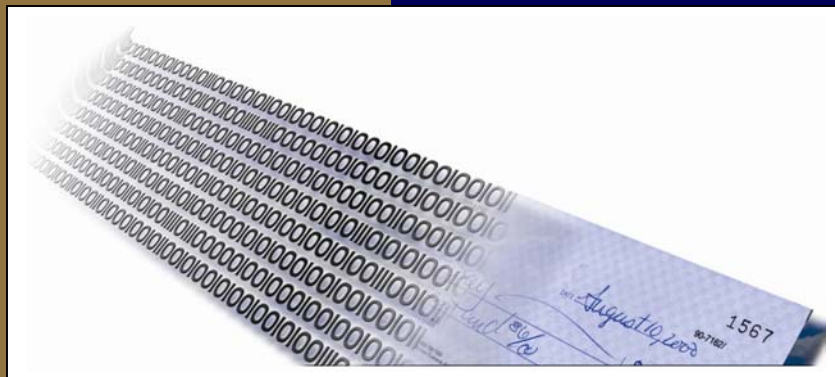
For Global eTelecom Use Only _____

Processed (?): _____ YES _____ NO

Date: _____

By: _____

For additional sheets, please make additional copies.



Contact Numbers

Customer Service

Phone: 888-481-0757

Fax: 850-337-9518

Technical Support

Phone: 877-438-3249

Fax: 850-337-9539

Mailing address:

**Global eTelecom, Inc.
35008 Emerald Coast Parkway
4th Floor
Destin, FL 32541
(877)-454-3835**