TRADITIONAL CHECK GUARANTEE GUIDE FOR TRANZ 330/360/460

Check Reader Messages

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	51 UT
06 CA	29 MO	52 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	

Ima Salesman
123 Anywhere St.
Anytown, US 12345

HOME PHONE#   Auth Code   3069
WORK PHONE#   Driver's License #

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PAY TO THE
ORDER OF _____ $ [   ]

_____ DOLLARS

FOR _____

⑆420069⑆ ⑈420000021⑈ 24200021⑈

Name must be imprinted by the bank and signature must match ID. No P.O. Box (street address only). If P.O. Box or incorrect address, write current address on front of check.	Customers DL#, Authorization # and Home phone # w/area code is required on face of check.	Check must be written on a U.S. account. No altered checks.	Check series No. must be 101 or higher. No counter checks

Terminal Quick Tips

➢ A dedicated phone line for you terminal will insure optimum performance. Shared lines can create problems and MUST be removed.

➢ Be sure to change the state code if you are accepting an Out-of-State Drivers License

➢ Letters are made by pressing the corresponding number followed by the Alpha key until the desired letter is displayed, i.e. the letter C:

➢ Press 2. Then press the alpha key 3 times to display the letter "C".

For Terminal Problems Call   1-877-438-3249
For Account Concerns Call   1-888-481-0757

Tranz 330/360/460

How to Process a Check

1. Press the "Free Key" (The key programmed to start the Global eTelecom Check Program)
2. Terminal will display the default state, if correct, press enter. If the Drivers License is different from the state you are in, key in the state code for the corresponding state.
3. Terminal will display "KEY IN DL", enter in the Drivers License number of the check writer.
4. Terminal will display "Key CHK NBR", key in the check number of the check.
5. Terminal will display "CHK AMT", key in the amount of the check.
6. Terminal will dial out for Authorization # Example <NO ACH 259-176>

ID TYPES

The following are acceptable forms of identification:
➢ Driver's License – Preferred
➢ State issued photo ID

When ID other than a Driver's License is presented, ask to see another piece of identification. If after following the instructions on this guide, you are unsure, ask to see a third piece of ID. If you are still suspicious, (do not take the check) ask for another form of payment.

HOW TO EXAMINE ID

➢ Hold ID in your hand and rub finger lightly over photo. Any unevenness may indicate alterations.
➢ Compare description on ID with the person. Pay special attention to physical description.
➢ Compare signature with check.
➢ Don't accept expired ID.

Does the check look authentic?

➢ Name not imprinted
  *(not acceptable for guarantee)
➢ Out of area bank
➢ Pre-signed
➢ Third-party
  *(not acceptable for guarantee)
➢ Smudges or erasures
➢ Must have perforated edge

PLEASE NOTE

Just as you compared the physical appearance of your customer to the description on the Driver's License, please compare similar information contained in the credit bureau report to these sources, and use caution:
➢ Age
➢ Multiple names (except maiden/married)
➢ Multiple addresses in a short period of time
➢ Multiple Social Security Numbers should raise a red flag
➢ Employment Status – self-employed, on disability, retired, student: analyze ability to "make good" on check amount

TRADITIONAL CHECK GUARANTEE GUIDELINES

➢ Merchant should write the check writer's information on the face of the check as seen in example.
➢ All checks submitted for payment must be authorized through an electronic point of sale terminal approved by GETI prior to accepting the check. GETI will issue (6)-digit approval number that must be written on the face of the check.
➢ All checks must be pre-printed with the customers' information. **Temporary or counter checks must not be accepted.**
➢ The presenter of the check and the purchaser must be one in the same. A valid Drivers License number or valid State ID number must be verified and written on the face of the check.
➢ A complete physical address must be recorded on the check. It must match the address on the Drivers License. If the address on the check and the driver's license differ, you should write the driver's license address on the face of the check so that both addresses will appear on the check. **P.O. box addresses are not acceptable.**
➢ In the event of a personal check the home telephone number of the check writer must appear on the face of the check.
➢ If it is a business check the company phone number must appear on the face of the check as listed with the local phone company or listed with information.
➢ GETI must receive all claims from the merchant's bank within 30 days of the date on the check. The information on the check must be identical to the information transmitted to GETI when the authorization was obtained.
➢ All checks must be dated and have received authorization on the same date. GETI will not guarantee pre or post-dated checks.
➢ If you receive a decline for an authorization, do not attempt to obtain an authorization for a different amount or using a different ID (this will void the guarantee).
➢ Dishonored checks should only be processed once by the merchants' bank and must be sent directly from the merchants' bank to GETI for collection. **See Bank Authorization Form.**

ALL checks submitted for claims that do no meet the above criteria will not be eligible for reimbursement.

AUTHORIZATION TO ELECTRONICALLY REPRESENT DISHONORED CHECKS

The following statement must be posted on or within 5 (five) feet of the merchant's register:
When you write a check to this Merchant, you are authorizing GETI to electronically represent any returned check. A $25.00 NSF fee or the maximum allowed by law will be added to all returned checks. Authorizations

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❖ Please consult your copy of the application/contract for a full description of the terms & conditions governing your Global eTelecom, Inc. service.

CHECKS NOT ACCEPTED FOR CHECK PROCESSING

❖ Temporary Checks   ❖ Cashier's Checks   ❖ Payroll Checks   ❖ Credit Card Checks   ❖ Money Orders   ❖ Third Party Checks
❖ Checks written to employees or self   ❖ Payable Through/Equity Line/Loan Checks   ❖ Checks drawn on banks outside the USA
❖ Business checks that do not have a listing in the phone book   ❖ Checks with no physical address (P.O. Box only not allowed.)