GETI Check Training

Re-launch ACH Programs and Launch Check 21+ RDC

August,2009

cynergytraining

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GETI Our Partner in Check Processing

- **Owned by Sage Software based in London**
- **In business since 1998 with a staff of over 80 employees**
- **Boarding approximately 2,000 new merchants per month**
- **50,000 merchants processed**
- **A leader in value added check and gift & loyalty solutions**

“Our goal is never to jeopardize your bankcard merchant relationship”

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Re-Launch and Launch

Phase 1 –Re-launch/Launch are:

- **eGold**
- **eSilver**
- **Traditional Paper Check Guarantee**
- **Check 21+ (RDC)**
- **Lucy Gateway**

These check programs will not be offered as part of HUB

Phase 2 - Re-launch - TBD

- **ACH Debit**
- **Checks by Phone**
- **Tele Debit**

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Cynergy's Check Resource Site

www.checktraining.com/cynergy

- Complete Check program description pages
- Merchant and sample applications
- Marketing "leave behinds"
- Flash training videos
- Terminal / equipment computability list
- Technical support manual
- Merchant boarding procedures
- Get assistance fast – instant online chat!

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Cynergy's Check Resource Site

Live Support
ONLINE
CLICK HERE TO TALK!

cynergydata®

CHECK AGENT RESOURCE SITE

Check 21 Plus

Process ANY type of Check.
Available with Guarantee.

NEW!

Check 21 Virtual Terminal | Merchant App
Description | Paycheck Guidelines
Stop Payment Addendum

eGold

Electronic check conversion with guarantee.
Process & accept checks just like a credit card.

Merchant Flyer | Merchant App | Description
Sales Slick

eSilver

Electronic check conversion with verification.
Process through terminal with No guarantee.

Description | Merchant App

Paper Guarantee

Traditional guarantee.
Check deposited into bank. No conversion.

Bank Authorization | Merchant App | Description

eBronze

A check verification program.
No check reader required.

Sample App | Merchant App | Description

Equipment Compatibility

Check POS Compatibility - Excel format
Check POS Compatibility - PDF format
Check Gateway Compatibility - Excel format
Check Gateway Compatibility - PDF format
Tech Support Manual

General Links

Multiprogram Flyer | TID Confirmation Form
Sample ISO Online Reporting
Unacceptable Merchant Types
Sample POS Notification

Custom

Training Presentation 12-16-08
Terminal Application Matrix

Email questions to: sales@cynergydata.com
Cynergy Data
30-30 47th Avenue, 9th Floor
Long Island City, NY 11101
www.cynergydata.com

Adobe Reader required to view documents.
Get Acrobat Reader

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Cynergy's New Resource Site

CHECK AGENT RESOURCE SITE

Live Support ONLINE CLICK HERE TO TALK!

Check Programs

- Check 21 Plus
- Checks-By-Phone
- eGold
- eSilver
- Paper Guarantee
- Recurring ACH Debit
- Tele-Debit

Gift / Loyalty Training Portal

Resources

- Equipment
- POS Terminal Guide
- General Links
- Tech Manual
- Training Links
- Sales Tools
- GETI News
- Future GETI Events

Global eTelecom Check Services

Welcome to GETI's Check Training Portal! This is YOUR source for the training & resources to support your sales. We have what you need to make your sales skyrocket!

Latest News

Contact Info

Contact List
Sales@globaletelecom.com

Global eTelecom
35008 Emerald Coast Pkwy
4th Floor,
Destin, FL 32541
PH: (877) 454-3835
www.GlobaleTelecom.com

Adobe Reader

Adobe Reader is required to view documents.

Get ADOBE READER

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The American Checkbook

- **Checks still a major form of payment**
- **Retail has seen some decline but other sectors are on the rise like; Check 21+, checks by phone and ecommerce**
- **Consumers still want to use checks…**

  WHY?

  - **Float**
  - **Habit**
  - **Record Keeping**
  - **No credit/debit card**
  - **ECC (Electronic Check Conversion) is like a credit card sale**

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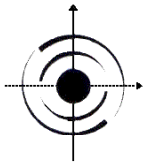
Merchant initiates transaction

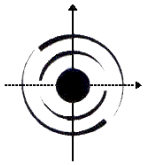
Terminal generates a request packet

1. MID (Site/Location/Program)
2. Routing/Account/Check Number
3. Amount
4. DL#/State



Host network validates
The data against the negative
Database to authorize/decline
The transaction, and captures
The transaction data.

Terminal receives the response
And generates the appropriate
Receipt. The consumer MUST
Sign the receipt.



Transaction Data is retrieved from the host by GETI

GETI forwards transaction data for approved transactions to the ODFI

ODFI (Originating Depository Financial Institution) routes the funds through the Federal Reserve

Federal Reserve Withdraws the funds From the consumers account and funds are deposited to GETI

Merchant receives deposit Direct from GETI in 48 – 72 hours. GETI recoups the funds from the Consumers account.

Return process
Can be attempted up
To three times

Check Float*

- **Customer can write a check when they do not have funds currently available.**
  - **With our new check program, the merchant will experience a two day float on any checks they write**
  - **They can write a check on Friday knowing they will not have money until Monday**
  - **As long as they have not written a bad check off the database or been reported, they will be approved**
- **Allows them to make purchases without having any money in their account**
- **We are verifying against a national negative data base and not placing a hold on any available funds.**

***Typically 2 – 3 day processing.**

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Why Customers Like Checks

- They like having a record of the transaction
- They love the “2 Day Float”
- Keeps them on a budget
- No risk of stolen credit card information
- No credit limit
- High interest rates on credit cards
- They can not qualify for credit cards
- They have “maxed-out” the credit cards they have
- They can spend cash they do not have in their pocket!

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ACH Programs

Electronic Check Conversion - ACH Check Programs:

eGold, eSilver, Traditional Paper Guarantee, eBronze and Lucy Gateway

and Equipment

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ACH Programs

eGold Services

- eGold – Check Conversion with Guarantee
- Promote as a "Secure Payment"
- Process and accept checks "just like a credit card"
- Guarantee of all approved and accepted checks
- Check is returned to consumer
- Similar fee structure as bankcard

NOTE: Most business checks are acceptable for guarantee and conversion. The terminal will determine eligibility of the check. See "No ACH" Slide for Details.

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eGold Services

Merchant benefits

- Improved cash flow
- Reduced processing fees
- Reduced paper processing
- Consolidated terminal transaction reporting
- Reduced time for merchant close-out and reconciliation
- Improved check writer experience at the point of sale
- One monthly Statement, One MID#

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eGold Requirements:

- Must be face-to-face transaction
- Check must be stamped “ACH Processed”
- Check must be handed back to consumer
- Customer must complete ECC receipt
- Merchant will receive funding within 48-72 hours
  - Check writer experiences a 2 day float.
- Checks are verified against national negative database

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eGold Procedures:

- Merchant will swipe check through a check reader or imager and input driver's license # and amount of sale
- Transaction will dial-out and bounce off the National Negative Database
- If Transaction is approved, a duplicate receipt will print and consumer completes receipt
- The check is stamped "ACH Processed" and check along with the receipt are handed back to the consumer.
- The merchant will be funded in 48 – 72 hours (consumer still experiences a 2 day float)
- Merchant will not be charged back for any returned checks (as long as proper procedures were followed)

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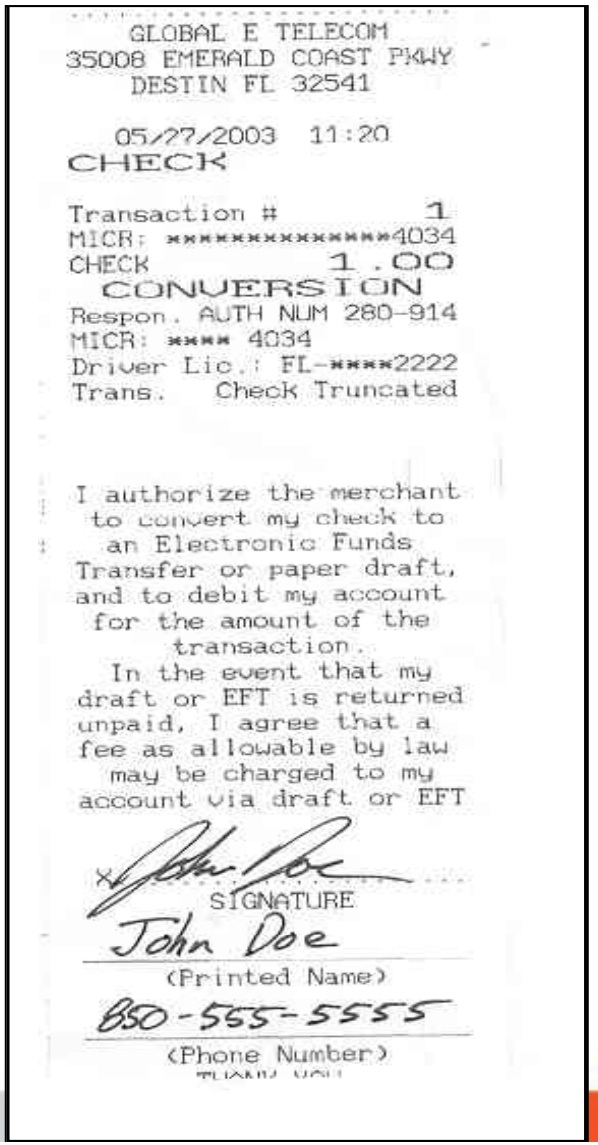
ECC Receipts

- **Signature**
- **Printed Name**
- **Printed Phone Number**

Legibly on the ECC Receipt



GLOBAL E TELECOM
35008 EMERALD COAST PKWY
DESTIN FL 32541

05/27/2003 11:20
CHECK

Transaction # 1
MICR: **********4034
CHECK 1.00
CONVERSION
Respon. AUTH NUM 280-914
MICR: **** 4034
Driver Lic.: FL-****2222
Trans. Check Truncated

I authorize the merchant to convert my check to an Electronic Funds Transfer or paper draft, and to debit my account for the amount of the transaction.
In the event that my draft or EFT is returned unpaid, I agree that a fee as allowable by law may be charged to my account via draft or EFT

X John Doe
SIGNATURE
John Doe
(Printed Name)
850-555-5555
(Phone Number)

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"NO ACH" Response – Personal and Business Check Guidelines

Check Conversion with Guarantee does accept Business Checks at the Point of Sale.
NACHA has lifted the restriction on "Business Checks", however there are still some checks both Business and Personal that will be ineligible for the ACH Processing.
The host will make the determination of the checks' ability to be ACH processed and respond accordingly with a "NO ACH" response at the Point of Sale. "NO ACH" **is a valid authorization**.
The merchant will simply need to present the physical check for deposit, the funds are still guaranteed according to the terms of the contract

Following are the Procedures:

If the Merchant receives a "**NO ACH**" response, then the transaction will not be able to be electronically converted "ACH'd".

The merchant will then:

1. Write the approval code given for this transaction on the front top of the check
2. Write the State and Drivers License Number and
3. Write the Phone Number to include area code and have the customer initial the top.
4. The Merchant must physically deposit this check into their bank account that day or the next business day in order for GETI to honor if returned.

NOTE: Stipulations for guarantee should be met on the face of the check prior to manual deposit.
Should the manually deposited check be returned the financial instrument or an indemnified copy must be received at the check processor's location within thirty (30) days of the date of authorization in order for this check to be guaranteed by GETI.

"GETI's policy on Business checks is that they ARE acceptable, we have programmed our host to make the determination of eligibility based on NACHA regulations."

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eSilver Program

eSilver Services

- **For merchants who want limited protection against bad checks**
- **Merchant not funded on checks that do not clear the ACH Network or are returned**
- **Non-Guarantee**
- **Point of Sale Conversion**
- **Check is handed back to the consumer.**
- **Merchant funded in 72 Hours.**

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Procedure at the Point of Sale

eSilver Requirements:

- **The ECC Receipt must have check writers signature, printed name and phone number legibly on the receipt.**
- **Drivers License must be entered into terminal**
- **Merchant must batch out daily and provide copy of receipt within 48 hours of Check Processor requesting it. Only if using a check reader.**
- **Check must be from a consumer's personal checking account!**
- **Refer to merchant quick tips for detailed requirements**

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Merchant Responsibilities

eSilver Procedures:

- Merchant will swipe check through a check reader or imager, merchant input drivers license # and amount of sale transaction.
- Terminal will dial out and bounces off the national negative database.
- If transaction is approved a duplicate receipt will print and customer signs receipt
- The check is stamped “ACH Processed” and check along with the receipt is handed back to the consumer
- Check Processor will fund merchant on transaction in 72 hours
- Merchant will not be funded on checks that do not clear the ACH network or are returned

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ECC Receipts

- **Signature**
- **Printed Name**
- **Printed Phone Number**

Legibly on the ECC Receipt

GLOBAL E TELECOM
35008 EMERALD COAST PKWY
DESTIN FL 32541

05/27/2003 11:20
CHECK

Transaction # 1
MICR: ××××××××××××××4034
CHECK 1.00
CONVERSION
Respon. AUTH NUM 280-914
MICR: ×××× 4034
Driver Lic.: FL-××××2222
Trans. Check Truncated

I authorize the merchant to convert my check to an Electronic Funds Transfer or paper draft, and to debit my account for the amount of the transaction.
In the event that my draft or EFT is returned unpaid, I agree that a fee as allowable by law may be charged to my account via draft or EFT

X John Doe
SIGNATURE
John Doe
(Printed Name)
850-555-5555
(Phone Number)

21

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Paper Guarantee

Paper Guarantee

No Conversion but Guaranteed

Checks must be deposited into the bank daily for guarantee service

Requires Bank Authorization to be signed by Merchant and taken to the Merchants Bank.

No check reader or imager is required

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Procedure at the Point of Sale

Traditional Paper Guarantee Procedures:

- **Merchant will key in check information:**
  -Drivers License #
  -Amount of check (Merchant has option of using a check reader to read check)
- **Terminal will dial out and bounce off the national negative data base. It will issue a decline or approval.**
- **If approved, merchant will write all required information on the top of the paper check and hand back to the merchant for them to initial the top.**
- **Merchant will deposit check into bank account**
- **If check is returned, the merchants bank will forward check to GETI**
- **Only if the Bank Authorization form was signed when merchant was set up. Merchant is to take this Auth Form to their Bank.**
- **Check Processor will pay merchant the face value of the check within 30 days of authorization. Merchants Bank would have already forwarded the check to GETI.**

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eBRONZE CHECK VERIFICATION

Check Verification Only Program

Paper Check is deposited into bank.

No Check Reader

Procedure at the Point of Sale

1. Merchant will key in check information and driver's license # and amount of sale. (Merchant has option of using a check reader)
2. Terminal will dial out and issue a decline or approval.
3. Merchant will deposit check into bank account manually.

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Lucy Gateway Program Offerings

Lucy is a Payment Gateway enabling merchants to process check payments for GETI's Check Programs

- eGold
- eSilver
- Traditional Paper Guarantee
- eBronze
- ACH Debit – Single ACH Debit

Acceptable Check Types: Personal, Business Checks or DBA with Auxiliary-on-Us in the MICR Line.

ACH Debit: Checking or Savings Account

Merchant Application: Standard GETI Applications.

Standard Program Pricing Applies.

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Stop Payment

Stop Payment:

Available for eGold, Traditional Guarantee and Check 21+ Programs Only.

"Stop Payment" checks can be guaranteed for an additional fee of .25% for selected merchant types:

- **Auto Repair**
- **Paint and Body Repair**
- **Boat Repair**
- **Motorcycle Repair and**
- **Motor Home Repair only.**
- **Auto Glass Repair and**
- **Transmission Repair Service**

Requires a signed Stop Payment Addendum which you will find at:
www.checktraining.com/cynery

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Used Car Addendum

No In-house Financing Acknowledgement

Merchant DBA Name:_____

I agree and affirm as guarantor on the check guarantee service agreement that the contracted service will not be used for processing checks related to in-house financing (no monthly payments). I understand that the contracted service is to be used solely for the processing of checks written for payments in full or initial down payments only.

Guarantor's Name:_____
(Please print)

Guarantor's Signature:_____

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ACH Merchant Benefits

- **Provides full purchase of any returned check as long as proper procedures are followed.**
- **Eliminates the cost of collection on dishonored checks**
- **Available 24 hours a day, 7 days a week**
- **Simple pricing for all SIC codes**
- **Security of being able to accept checks safely from anywhere in the United States provided all guidelines are followed**

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ACH Equipment:

Equipment for eGold, eSilver, Traditional Paper Guarantee and eBronze

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Equipment

CHECK POS Compatibility Chart

Gold, Silver, Bronze, Traditional, & Check 21+

		All-in-One/Stand-alone Solution	Multi-Merchant Capable	Check 21+ Support (see double-sided imagers in GREEN)	Welch Allyn	CRM431	CR600	Ingenico eN2500	Magtek Mini MICR	Magtek Mini/Magstripe	CR1000i	RDM 5003i/5004i/6003i/6004i/6014i	Magtek MICR-Image (P/N 22410006 for dial upload & P/N 22410004 for IP upload)	Magtek Excella (Double Sided Imager)	Magtek STX (Double Sided Imager)	RDM eC7000i Series (Double Sided Imager)	P250/P900	Scribe 612	Citizen IDP560/562	IP/Ethernet Support	Wireless Support	Integrated Download File (GET! Must Build For All Processors)	Independent Download File (GET! Builds Check Only)	DL Swipe Supported (When Magstripe Is P	GET! Gift C	
		Check Readers												Imagers							Printers				
Ingenico	IVI Checkmanager3000	•															•	•	•			•			Unit
	AQUA, i5100, i7780		•					•	•			•	•							•		•	•		IP In
Lipman	Nurit 2080		•		4	4		5	4								•	•	•			•		•	Pos
	Nurit 2060, 2085, 3000, 3020, 8320		•		4	4		5	4			•	4			•						•		•	Con
	Nurit 2090, 3010, 8000, 8400 (Dial-up & IP Only)		•		4	4		5	4			•	4			•				•		•		•	Doc
	Valupak 700, 720 w/Built-in Welch Allyn Reader	•	•		4																	•		•	
Verifone	PC Charge (Dial-up Only)							4	4															•	Key
	Omni 3200, 3200SE, 3210					4	4	5	4			•				•							•	•	320
	Omni 3730 LE, Vx510 LE					4	4	5	4		•	•	4			•				•			•	•	Sing
	Omni 3730, Vx510, Vx570					4	4	5	4		•	•	4			•				•			•	•	373
	Omni 3300, 3740, 3750					4	4	5	4		•	•	4			•				•			•	•	Req
Hypercom	T7E (T7E requires a ext. printer)					4	4	5	4			•				•	•		•			•			** Al
	T7P, T7Plus, T77		•			4	4	5	4			•				•						•			512
	ICE 5500		•			4	4	5	4			•				•						•			
	ICE 5700	•	•																			•			1 m
	T4100, T4200 Series		•			4	4	7	4			•	•			•				•		•		•	Upl
THALES	Talento		•			4	4	5	4			•				•							•	3	GET
RDM	RDM Synergy I	•	•																				•	•	
	RDM Synergy II	•	•																				•	•	
4Access	4Access Orion	•	•	•																•		•		•	

Complete list at:
www.checktraining.com/cynergy

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GETI's Virtual Terminal

The Virtual Terminal allows merchants to process checks through a web based terminal via their PC, thus eliminating the need for a costly physical terminal

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Virtual Terminal:

Virtual Terminal

The GETI's Virtual Terminal allows merchants to process checks through a web based terminal via their PC, thus eliminating the need for a costly physical terminal.

Use Virtual Terminal for the following programs:

eGold, eSilver, eBronze and Traditional Paper Guarantee

With Virtual Terminal a Merchant can:

- Process Checks on a PC
- Requires Image of both sides of the check
- Process Checks for Guarantee
- Print receipts through PC Printer or credit card printer
- Void Transactions
- Perform a Manager Override

Available through VIMAS

Virtual Terminal Imagers

RDM ec7000i Series or USB Connection
MagTek Excella with USB Connection
MagTek STX with USB Connection

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Check Reader vs. Imager

A check imager is not required but is recommended for the following reasons:

- **May be able to offer higher check limits**
- **Limits number of times check processor needs to contact merchants**
- **If merchant neglects to follow check processor guidelines GETI may recommend they use an imager.**

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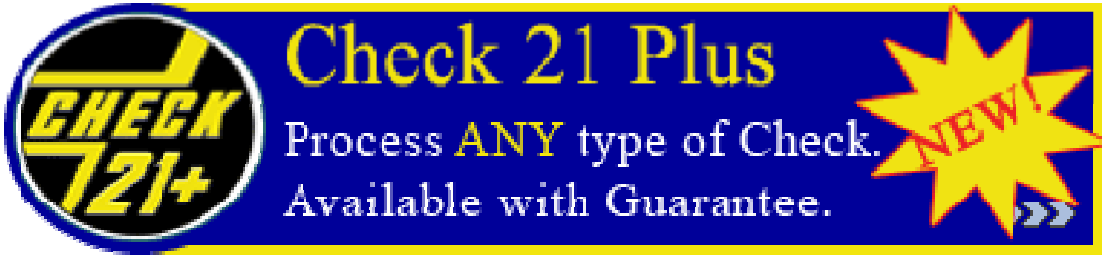
Check 21+

Check 21+
POS and Remote -
Guarantee and Non Guarantee



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Check 21+ Origins

In 2004, Congress passed legislation to change the fundamentals of processing checks.
The legislation termed “Check Clearing for the 21st Century”, or Check 21,
is designed to enable digital images of a paper check to substitute for the actual paper check.

The process is referred to as Remote Deposit Capture because an image of the check document is captured and used in place of the original document. One of the huge benefits is that paper checks no longer have to be physically transported to various Federal Reserve Banks and Clearing banks for processing.

Electronic processing overcomes delivery and latency problems caused by transportation delays due to weather, mechanical breakdown, or disasters. heck 21 processing facilitates faster funding on a wider variety of checks and with fewer restrictions than ACH. This flexibility makes Remote Deposit Capture ideal for many sales environments.

Checks can be accepted at the Point of Sale or when the consumer is not present. Check 21+ is a versatile payment option that fits the needs of many different merchants.

Welcome to the future of check processing!

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Check 21+ Benefits:

- One of the huge benefits is that paper checks no longer have to be transported to various Federal Reserve Banks and Clearing banks for processing
- Electronic or digital processing overcomes delivery and latency problems caused by transportation delays due to weather. mechanical breakdown or disasters.
- Businesses receive paper checks for payment via mail and POS
- The original check is scanned and converted to an image known as an IRD (Image Replacement Document)
- The IRD and transaction data is securely sent to the Federal Reserve network for clearing and settlement
- The check writer's account is debited and cleared funds are deposited into the business's depository account

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Check 21+

Check 21+ | Product Description

The future of check payments is here. Accept any type of check, in a point of sale or consumer-not-present environment. Electronic deposit lets you skip the trip to the bank.

CHECK 21+ REMOTE CHECK DEPOSIT

Guarantee

Electronic Deposit

Face-to-Face or Remote

What is Check 21+ Remote Check Deposit?

Check 21 is referred to as *Remote Deposit Capture* because an image of a check is captured and used in place of the original document.

This means of electronic check processing facilitates faster funding on a wider variety of checks and with fewer restrictions than ACH. This flexibility makes Remote Deposit Capture ideal for many sales environments. Checks can be accepted at the Point of Sale or when the consumer is not present.

Check 21+ is a versatile payment option that fits the needs of many different merchants. Welcome to the future of check processing!

Advantages over ACH

- Process all types of checks drawn on U.S. banks:
  Personal, Business, Government, Traveler's Cashier's, Certified, Equity Lines of Credit checks and Money Orders
- No ACH restrictions
- No receipt or consumer notification is required
- No checkwriter authorization required for electronically processing check

Examples of Businesses ideally suited for Check 21+

- Any business-to-business merchant
- Medical
- Utilities
- Government
- Educational
- Property Management and Leasing
- Insurance
- Mail Order
- Check 21+ allows many types of non-traditional businesses the opportunity to process checks in a back office environment

Versatile Solutions for Any Business

Check 21+ POS	Check 21+ Remote
• For Face-to-Face transactions	• For Consumer-Not-Present transactions
• Guarantee or Non-Guarantee	• Guarantee or Non-Guarantee
• Terminal or web-based processing	• Terminal or web-based processing

Benefits

Versatility: Accept all types of checks at the point of sale or via mail or dropbox

Security: Guaranteed funding is available

Speed: Fast electronic deposit of funds in 2-3 business days (8 business days for Payroll Cashing)

No ACH restrictions

Free, detailed online reporting of all activity

Deposits to merchant's existing bank account, not a separate account as with other processors

Skip the trip to the bank, saving time and labor

Check 21+

	Check 21+ POS	Check 21+ Remote
Program Details	• Accept any type of check at the Point of Sale (Face-to-Face). • Process all checks in retail environment. • Merchant receives funding in 2-3 business days. • Can use existing checking account. No separate account required.	• Accept any type of check through the mail or drop box (Consumer-Not-Present). • Process all daily checks in "Back Office" environment. • Merchant receives funding in 2-3 business days. • Can use existing checking account. No separate account required.

Guarantee Option	• Payment of the check is guaranteed by the processor
	• Optional
	• Checks eligible for Guarantee are limited to:
	  ◦ Personal
	  ◦ Business/Corporate
	  ◦ Doing Business As (DBA)
		• Payment of the check is guaranteed by the processor
		• Optional
		• Checks eligible for Guarantee are limited to:
		  ◦ Personal
		  ◦ Business/Corporate
		  ◦ Doing Business As (DBA)

Non-Guarantee Option	• All checks acceptable: Corporate Checks / Cashier checks / Money orders US Treasury checks / 3rd Party / Starter/Temp checks Travelers checks / Equity lines of credit / Certified checks	• All checks acceptable: Corporate Checks / Cashier checks / Money orders US Treasury checks / 3rd Party / Starter/Temp checks Travelers checks / Equity lines of credit / Certified checks
Pricing **Underwriting will determine check limits**	• Refer to rate schedule for base pricing / fees. • **Non-Guarantee:** .10% (10 basis points) additional premium charged to Merchant for checks $10,000 and higher.	• Refer to rate schedule for base pricing / fees. • **Non-Guarantee:** .10% (10 basis points) additional premium charged to Merchant for checks $10,000 and higher. • **Guarantee:** See price schedule for additional discount fee charged for Consumer-Not-Present

Terminal / Imager Options

All Check 21+ Programs require a check imager capable of scanning both sides of the check.

1. **All-in-one Terminal or Imager**

4Access Orion

2. **Check 21+ Virtual Terminal connected to an imager capable of scanning both sides of the check**

2-sided Imagers

Magtek Excella STX

RDM eC7000i series

Magtek Excella

3. **Certified third party gateway or virtual terminal connected to an imager capable of scanning both sides of the check**

PC with Imager

Please refer to Equipment Compatibility Matrix for updated list.
Please confirm supported terminals, imagers & gateways/virtual terminals with your bankcard processor/ISO.

Check 21+ Requirements:

- Requires a Virtual Terminal with a Dual Sided Imager or 4Access Orion Terminal.
- Requires that the front of the check be imaged and that the merchant retains the check for 90 Days
- The check does not go back to the consumer
- The merchant keeps this check and then destroys it after 90 days
- In essence Check 21 gives a substitute check, or IRD (Image Replacement Document)
- Merchant can use existing Check Account. No separate account is required.

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Check 21 + Merchant Benefits

Check 21+ Overview:

- Merchants can accept & process any type of check from their customers!
- Guarantee and Non-Guarantee Programs for Point-of-Sale and Consumer-Not-Present environments
- Allows merchant to accept *all types of checks,* Including business checks, equity lines of credit checks, money orders, treasury checks, etc.
- Fast availability of funds: 2 – 3 business days
- Ideal for back office AND point of sale environments
- No ACH restrictions
- Increase sales by accepting all forms of check payment
- Eliminate bad checks
- Most check types can be guaranteed
- Can use existing checking account
- No separate account required as with some processors

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Check 21 + Equipment

Check 21+ Equipment Options:

Virtual Terminal with Dual Sided Imager
or
4Access Orion Terminal

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Check 21+ with Virtual Terminal:

Virtual Terminal

The GETI's Virtual Terminal allows merchants to process checks through a web based terminal via their PC, thus eliminating the need for a costly physical terminal.

Use Virtual Terminal for the following programs:

Check 21+ POS and Remote- Guarantee and Non-Guarantee
(check 21 requires a dual sided image. See section below for further details.

With Virtual Terminal a Merchant can:
•Process Checks on a PC
•Requires Image of both sides of the check
•Process Checks for Guarantee
•Print receipts through PC Printer or credit card printer
•Void Transactions
•Perform a Manager Override

Available through VIMAS

Virtual Terminal Imagers

RDM ec7000i Series or USB Connection
MagTek Excella with USB Connection
MagTek STX with USB Connection

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Check 21+ Virtual Terminal

Procedures:

Merchant will log-on to:

1. Click on the Virtual Terminal Option from drop down menu.
2. Click the button labeled “click here” to Scan Check and Begin.
3. Select the type of check reader from the drop down menu
4. Click Scan Check
5. Insert the check into the scanner. After the check is scanned, it will appear in the window. Click “OK “to proceed

IMPORTANT:

1. The back of the check must be properly endorsed prior to being scanned.
2. The phone number must be on the check before imaging and
3. Merchant retains the check for 90 days. It is not handed back to the consumer.

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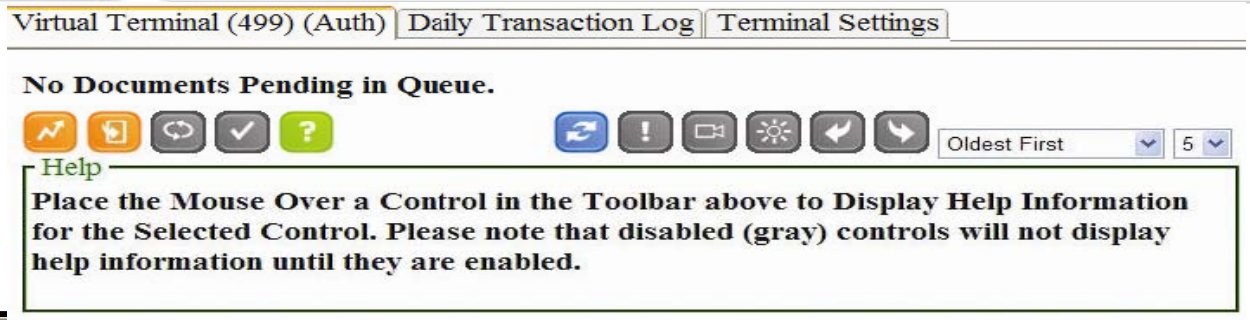
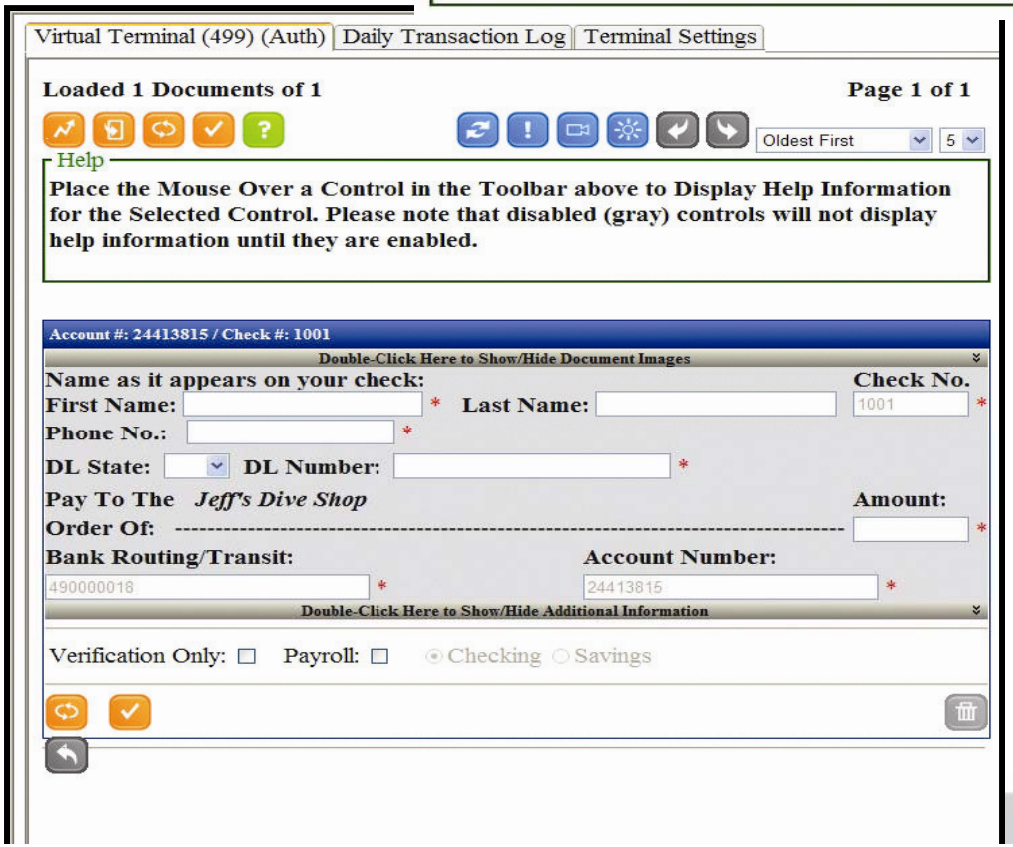
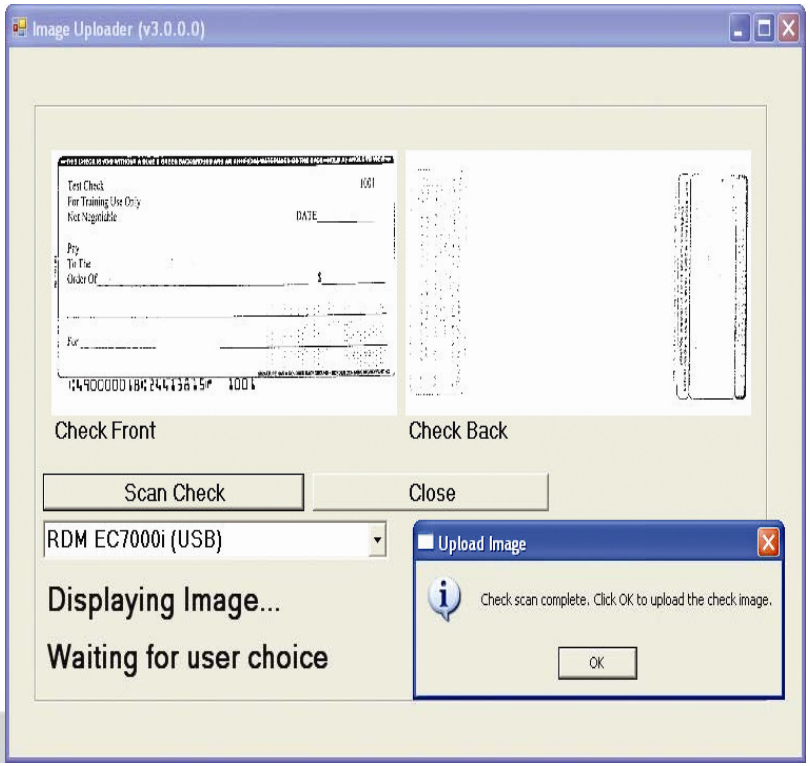
Check 21+ Virtual Terminal







Check 21+ with 4Access Orion

All-In-One Terminal and Imager:

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Check 21+ with 4Access Orion

Orion Product Briefing

- **Key Messages**
- **Product highlights**
- **Payment applications**
- **Winning in the marketplace**
- **Merchant's peace of mind**

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Check 21+ with 4Access Orion

Key Messages

The Orion all-in-one payment terminal:

- **Received the 2008 "Technology Innovation of the Year" award from the ETA**
- **Was designed to be the most user-friendly payment terminal to train on and operate**
- **Is the most intelligent payment terminal in the market today**
- **Will help you and your merchant generate more revenue and profits**

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Check 21+ with 4Access Orion

The Orion is easy to train on and operate

- **Large keys and big, easy to read backlit screen**
- **Auto-launch feature for both card and check**
- **Greater than 99.9% check read rates with 300dpi imager**
- **Dual Comm support for Dial or IP with Dial back-up**
- **Programmable ink jet cancellation printer**
- **Drop in load thermal printer for receipts**

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Check 21+ with 4Access Orion

Future-proof your merchant's counter with the Orion

- **Linux operating system – makes it easy to design and download new applications**
- **Powerful 32-bit, 400 MHz Intel processor**
- **Largest memory of any POS Terminal – 256MB flash and 32MB RAM – standard!**
- **Back-up O/S**
- **Multi-merchant and multi-application software architecture**

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Check 21+ with 4Access Orion

Check processing is a breeze with the Orion

- Supports ECC, Verify Only and Check 21
- Drivers license can be swiped on mag stripe reader
- Void printer cartridge is standard HP inkjet
- Instant terminal feedback if checks are not properly inserted
- 300 DPI images
- Duo-Read™ technology combines MICR and optical scanning for highest accuracy.

- Images can be uploaded over IP – no phone line required!
- Images are removed from terminal only after positive verification of receipt by Archive Server
- Only Orion can process all transactions & image uploads over IP!

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Check 21+ with 4Access Orion

Card processing is a snap with the Orion

- Accepts all major card types: Credit, Debit, etc.
- Supports VeriFone PP1000SE and Hypercom PV1310 PIN Pads
- Optional prompts: Invoice, Clerk and Tip
- Customizable password protection
- Auto Batch Close for all applications.
- Retail with Tip – with Cash Tip Receipt option for Salons

- Basic Restaurant Support (Tip and Clerk #)
- AVS (prompts for ZIP code and address)
- Fraud Control (enter last 4 digits of card #)
- CVV2/CVC2/CID prompts
- Authorization & Settlement Communication: Dial Only, Ethernet (IP) Only, and Ethernet with Dial Back-up

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Administrative:

- Merchant Applications
- Merchant Boarding Procedures
- Underwriting Guidelines/Check Limits
- Welcome Kits/Welcome Letter
- File Builds
- Welcome/Training Calls and
- Cancellation Policy
- FAQ‘s

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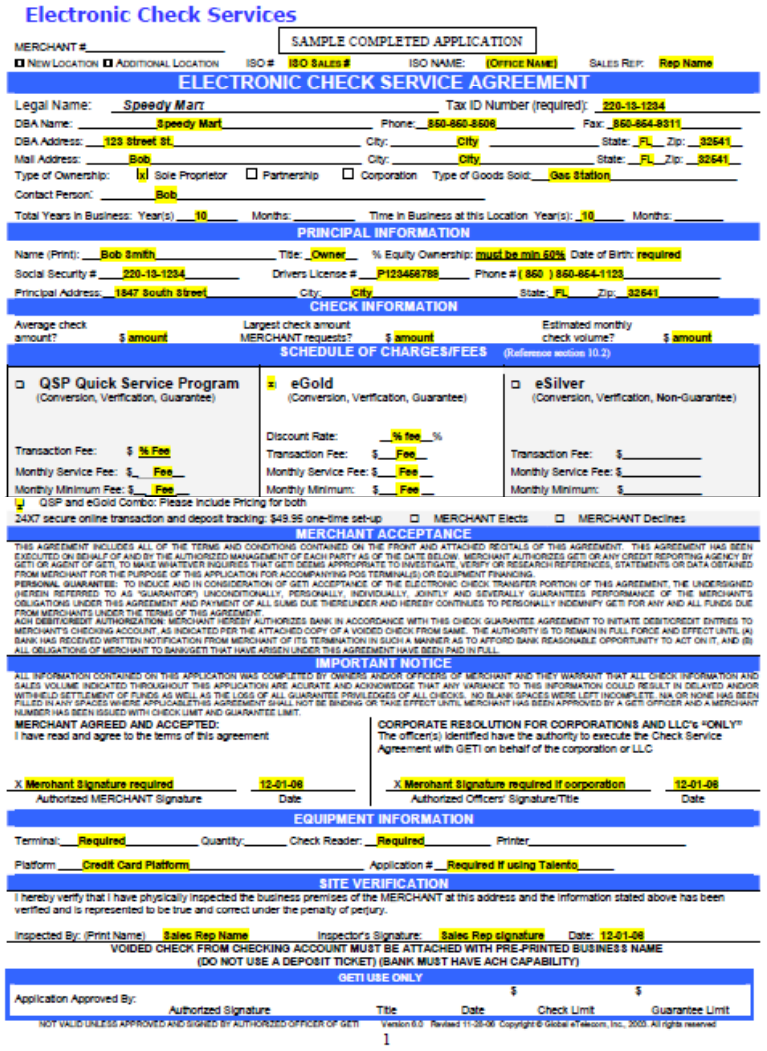
Merchant Application Requirements:

- **ISO Name or ISO Number**
- **Business Information**
  - **Physical street address**
  - **Location phone & fax number**
  - **Type of service/goods sold**
- **Point of Contact Information (POC)**
  - **Authorized signors name**
  - **Title or equity of ownership**
  - **Date of birth**
  - **Social Security number**
  - **Home address and phone number**
- **Average and largest check**
- **Service with the corresponding fees**
- **Signature of POC**
- **Type of Equipment**
- **Voided check or bank letter**
- ***No In-house financing letter**



Electronic Check Services

SAMPLE COMPLETED APPLICATION

MERCHANT #

☐ NEW LOCATION ☐ ADDITIONAL LOCATION ISO # ISO SALES # ISO NAME: (OFFICE NAME) SALES REP: Rep Name

ELECTRONIC CHECK SERVICE AGREEMENT

Legal Name: Speedy Mart Tax ID Number (required): 220-13-1234

DBA Name: Speedy Mart Phone: 850-850-8506 Fax: 850-864-8311

DBA Address: 123 Street St. City: City State: FL Zip: 32541

Mail Address: Bob City: City State: FL Zip: 32541

Type of Ownership: [x] Sole Proprietor ☐ Partnership ☐ Corporation Type of Goods Sold: Gas Station

Contact Person: Bob

Total Years in Business: Year(s) 10 Months: Time in Business at this Location Year(s): 10 Months:

PRINCIPAL INFORMATION

Name (Print): Bob Smith Title: Owner % Equity Ownership: must be min 60% Date of Birth: required

Social Security # 220-13-1234 Drivers License # P123456789 Phone # (850) 850-864-1123

Principal Address: 1847 South Street City: City State: FL Zip: 32541

CHECK INFORMATION

Average check amount? $ amount

Largest check amount MERCHANT requests? $ amount

Estimated monthly check volume? $ amount

SCHEDULE OF CHARGES/FEES (Reference section 10.2)

☐ QSP Quick Service Program (Conversion, Verification, Guarantee)	[x] eGold (Conversion, Verification, Guarantee)	☐ eSilver (Conversion, Verification, Non-Guarantee)
Transaction Fee: $ % Fee	Discount Rate: % fee %	Transaction Fee: $
Monthly Service Fee: $ Fee	Transaction Fee: $ Fee	Monthly Service Fee: $
Monthly Minimum Fee: $ Fee	Monthly Service Fee: $ Fee	Monthly Minimum: $
	Monthly Minimum: $ Fee	

[x] QSP and eGold Combo: Please include Pricing for both

24X7 secure online transaction and deposit tracking: $49.95 one-time set-up ☐ MERCHANT Elects ☐ MERCHANT Declines

MERCHANT ACCEPTANCE

THIS AGREEMENT INCLUDES ALL OF THE TERMS AND CONDITIONS CONTAINED ON THE FRONT AND ATTACHED RECITALS OF THIS AGREEMENT. THIS AGREEMENT HAS BEEN EXECUTED ON BEHALF OF AND BY THE AUTHORIZED MANAGEMENT OF EACH PARTY AS OF THE DATE BELOW. MERCHANT AUTHORIZES GETI OR ANY CREDIT REPORTING AGENCY BY GETI OR AGENT OF GETI, TO MAKE WHATEVER INQUIRIES THAT GETI DEEMS APPROPRIATE TO INVESTIGATE, VERIFY OR RESEARCH REFERENCES, STATEMENTS OR DATA OBTAINED FROM MERCHANT FOR THE PURPOSE OF THIS APPLICATION FOR ACCOMPANYING POS TERMINAL(S) OR EQUIPMENT FINANCING.

PERSONAL GUARANTEE: TO INDUCE AND IN CONSIDERATION OF GETI ACCEPTANCE OF THE ELECTRONIC CHECK TRANSFER PORTION OF THIS AGREEMENT, THE UNDERSIGNED (HEREIN REFERRED TO AS "GUARANTOR") UNCONDITIONALLY, PERSONALLY, INDIVIDUALLY, JOINTLY AND SEVERALLY GUARANTEES PERFORMANCE OF THE MERCHANT'S OBLIGATIONS UNDER THIS AGREEMENT AND PAYMENT OF ALL SUMS DUE THEREUNDER AND HEREBY CONTINUES TO PERSONALLY INDEMNIFY GETI FOR ANY AND ALL FUNDS DUE FROM MERCHANTS UNDER THE TERMS OF THIS AGREEMENT.

ACH DEBIT/CREDIT AUTHORIZATION: MERCHANT HEREBY AUTHORIZES BANK IN ACCORDANCE WITH THIS CHECK GUARANTEE AGREEMENT TO INITIATE DEBIT/CREDIT ENTRIES TO MERCHANT'S CHECKING ACCOUNT, AS INDICATED PER THE ATTACHED COPY OF A VOIDED CHECK FROM SAME. THE AUTHORITY IS TO REMAIN IN FULL FORCE AND EFFECT UNTIL (A) BANK HAS RECEIVED WRITTEN NOTIFICATION FROM MERCHANT OF ITS TERMINATION IN SUCH A MANNER AS TO AFFORD BANK REASONABLE OPPORTUNITY TO ACT ON IT, AND (B) ALL OBLIGATIONS OF MERCHANT TO BANK/GETI THAT HAVE ARISEN UNDER THIS AGREEMENT HAVE BEEN PAID IN FULL.

IMPORTANT NOTICE

ALL INFORMATION CONTAINED ON THIS APPLICATION WAS COMPLETED BY OWNERS AND/OR OFFICERS OF MERCHANT AND THEY WARRANT THAT ALL CHECK INFORMATION AND SALES VOLUME INDICATED THROUGHOUT THIS APPLICATION ARE ACURATE AND ACKNOWLEDGE THAT ANY VARIANCE TO THIS INFORMATION COULD RESULT IN DELAYED AND/OR WITHHELD SETTLEMENT OF FUNDS AS WELL AS THE LOSS OF ALL GUARANTEE PRIVILEDGES OF ALL CHECKS. NO BLANK SPACES WERE LEFT INCOMPLETE, NA OR NONE HAS BEEN FILLED IN ANY SPACES WHERE APPLICABLE.THIS AGREEMENT SHALL NOT BE BINDING OR TAKE EFFECT UNTIL MERCHANT HAS BEEN APPROVED BY A GETI OFFICER AND A MERCHANT NUMBER HAS BEEN ISSUED WITH CHECK LIMIT AND GUARANTEE LIMIT.

MERCHANT AGREED AND ACCEPTED:
I have read and agree to the terms of this agreement

X Merchant Signature required — 12-01-06
Authorized MERCHANT Signature — Date

CORPORATE RESOLUTION FOR CORPORATIONS AND LLC's *ONLY*
The officer(s) identified have the authority to execute the Check Service Agreement with GETI on behalf of the corporation or LLC

X Merchant Signature required if corporation — 12-01-06
Authorized Officers' Signature/Title — Date

EQUIPMENT INFORMATION

Terminal: Required Quantity: Check Reader: Required Printer:

Platform Credit Card Platform Application # Required if using Talento

SITE VERIFICATION

I hereby verify that I have physically inspected the business premises of the MERCHANT at this address and the information stated above has been verified and is represented to be true and correct under the penalty of perjury.

Inspected By: (Print Name) Sales Rep Name Inspector's Signature: Sales Rep signature Date: 12-01-06

VOIDED CHECK FROM CHECKING ACCOUNT MUST BE ATTACHED WITH PRE-PRINTED BUSINESS NAME
(DO NOT USE A DEPOSIT TICKET) (BANK MUST HAVE ACH CAPABILITY)

GETI USE ONLY

Application Approved By: $ $

Authorized Signature — Title — Date — Check Limit — Guarantee Limit

NOT VALID UNLESS APPROVED AND SIGNED BY AUTHORIZED OFFICER OF GETI Version 6.0 Revised 11-28-06 Copyright © Global eTelecom, Inc., 2003. All rights reserved

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Merchant Boarding Procedures:

1. Cynergy Data receives the Merchant Application for GETI Check Services.
   This could accompany a bankcard application or not. You are able to board a check only merchant with GETI.

2. Cynergy Data's Underwriting Department will confirm that this application is completely filled-out and a voided check is attached, before sending it via web service to GETI.

3. Cynergy Data submits this merchant application via and the web services sends back the approval within seconds along with the Terminal Download Form.

4. Web services will also copy in the on the approval the Tech Department, Customer Service Dept at GETI for Welcome Call .

5. Cynergy Data then builds the file. Sends EFT Receipt back to GETI. Configurations the equipment and ships it to the merchant.

6. Cynergy Data will send out Welcome Letter to include VIMAS login/pass code.

7. Cynergy Data will also send out the Welcome Kit. GETI to stock on a monthly basis.

8. GETI will place the Welcome/Training Call to the merchant. On the training date, they will review the program and if needed assist in downloading the driver's for the Virtual Terminal.

9. Higher Check Limits Requests - Once the initial approval is received back via web service Cynergy Data will have to be resubmitted with the requested amount for approval. If approved, the same process flow #4 -7apply.

NOTE: Cynery Data has 48 hours to upload the actual merchant application. If GETI does not receive it within 48 hours, then a reserve is placed on the merchant account. Cynergy Data has agreed not to submit the merchant application until they have it on hand.

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Check Limits:

Checks Limits are determined by:

- Type of Business
- Length in Business
- Credit
- SIC Codes

Please see the GETI standard Merchant Type and Check Limit list posted at www.checktraining.com/cynergy for a complete list.

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Merchant Type and Check Limits

MerchantType	CheckLimit		
Accounting Firms	$1,000.00	Heavy Equipment Sales	$4,000.00
Antique Shops	$2,000.00	Heavy Equipment/Truck Repair	$3,000.00
Applicances/Electrical Repair	$1,500.00	Hobbie Shop	$1,000.00
Art Dealers/Art Galleries	$2,500.00	Hospital Equipment/Supplies	$2,000.00
Artists Supplies	$1,000.00	Hospitals/Clinics	$1,500.00
Auto & Home Supplies	$2,000.00	Hotels/Motels	$1,000.00
Auto Dealers New/All Dept.	$10,000.00	Housewares	$1,000.00
Auto Detailing	$750.00	Insurance Agency	$1,500.00
Auto Paint/Top-Body	$3,000.00	Jewelry Sales	$500/ 2000
Auto Parking Lots/Garages	$500.00	Leather Goods/Lugguage	$1,500.00
Auto Parts Stores	$1,500.00	Legal Services	$1,500.00
Auto Rentals & Leasing	$1,500.00	Liquor Stores	$500.00
Auto Repair	$3,000.00	Locksmiths	$600.00
Auto Sales - Used Only	$2,500.00	Maintenance/Cleaning Service	$1,000.00
Automotive Glass	$2,500.00	Marina	$100.00
Automotive Tire Stores	$1,500.00	Meat & Seafood	$600.00
Bakeries	$500.00	Meetings/Events/Banquets/Parties	$2,000.00
Bar/Lounge	$500.00	Metal Fabricators	$3,500.00
Barber/Beauty Shops	$300.00	Motorcycle Dealers/All	$5,000.00
Bicycle Sales/Service	$2,000.00	Motorcycle Repair	$3,000.00
Billiards/Tables & Supplies	$5,000.00	Motorhome Dealers	$5,000.00
Boat Dealers/All	$5,000.00	Moving/Storage/Delivery	$1,000.00
Boat Dealers/Parts-Svc.	$5,000.00	Muffler Shops	$1,200.00
Book Stores	$600.00	Music Stores/Instruments	$3,000.00
Bowling Alley	$500.00	Nail Products/Manicures	$300.00
Bridal Shops & Accessories	$1,500.00	Office Supply	$1,000.00
Building Materials	$5,000.00	Oil Change Shop	$800.00
Camera & Photo Supplies	$1,500.00	Optometrists	$1,000.00
Car Stereo/Cellular Phones & Pagers	$1,000.00	Party Supply Store	$750.00
Car Washes	$500.00	Pawn Shop	$2,000.00
Card/Gift Shops	$500.00	Pet Grooming	$500.00
Carpentry	$2,000.00	Pet Shops	$1,500.00
Childcare/Daycare/Preschool	$1,000.00	Photo Studio	$1,000.00
Cigar Stores	$500.00	Physical Therapy	$500.00
Clothing	$1,000.00	Physicians	$1,500.00
Computers & Software(retail only)	$3,000.00	Pizza Parlors	$200.00

Complete List at www.checktraining.com/cynergy

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Welcome Kits:

eGold:
Gold/Silver/QSP Recitals
Terminal Guide (lay by card)
We Accept Checks Decal
We Accept Checks Countertop Sign
Tech Support & Customer Service # Decal
Test Check
Merchant Reversal Form
Stop Important Notice
Reg E Notices (merchant letter, point of sale notice, customer handout notice)
POC Fax
ACH Processed Stamp
Bank Authorization Form

Check 21 Guarantee or Non-Guarantee:
Check 21 Recitals
Terminal Guide (lay by card)
We Accept Checks Decal
We Accept Checks Countertop Sign
Tech & Customer Service # Decal
Test Check
Merchant Reversal Form
Stop Important Notice (Check 21 Version for 4Access users)
Reg E Notice (Check 21 Version)
POC Fax (if using 4Access only; DO NOT MAIL POC Faxes for merchants using CK 21 Virtual Terminal-Customer Service will supply on welcome call.)

eSilver:
Gold/Silver/QSP Recitals
Terminal Guide (lay by card)
We Accept Checks Decal
We Accept Checks Countertop Sign
Tech Support & Customer Service # Decal
Test Check
Merchant Reversal Form
Stop Important Notice
Reg E Notices (merchant letter, point of sale notice, customer handout notice)
POC Fax
ACH Processed Stamp
Bank Authorization Form

Traditional Paper Check w/ Guarantee:
Traditional Recitals
Terminal Guide (lay by card)
We Accept Checks Decal
We Accept Checks Countertop Sign
Tech Support & Customer Service # Decal
Merchant Reversal Form
Stop Important Notice "Nurit Only"
Reg E

POC Fax
Bank Authorization Form

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Welcome Letter

Cynergy Data to send out Welcome Letter:

cynergydata®

Dear Merchant,

Thank you for choosing Cynergy Data. We look forward to providing you with excellent customer service, 24/7 technical support and simplified management solutions for your business.

Don't forget to log into VIMAS® Plus—the tool that allows you to track your merchant account and submit service request tickets with a single log-in. And with V+ Messaging, a feature of VIMAS Plus, you can get account updates via text and/or email messages.

Getting started with VIMAS Plus takes no time at all. Just go to https://vimas.cynergydata.com/corporatesite/login.asp and enter your Merchant ID number (found on the help desk sticker included in this package). Your temporary password is **cyn**, followed by the last four digits of your Social Security number (cynxxxx). Once logged in, you will be prompted to create a new username and password.

If you have chosen our check services, simply select the Check icon from the menu on the top, right of VIMAS Plus, access the check services portal, and start managing all of your check processing.

Should you have any questions about your new merchant account or Cynergy Data products and services, Customer Support and Technical Support are here to help: (800) 933-0064.

Best wishes,
Cynergy Data

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File Builds:

Cynergy Data's Tech Support Department will:

Receive a copy of the approval/download form

2. **Build the Check File, Download, Test, configure equipment and send GETI the EFT Receipt to our Customer Service Department via Fax: 718-799-5870.**

3. **Cynergy Data will then configure and ship-out equipment to Merchant with Welcome Kit and Letter. This will include the VIMAS single sign on log-in.**

4. **Cynergy Data's Tech Support Department is Primary, GETI is Secondary.**
   Tech Support Number Printed and Provided: 1-800-933-0064.

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Welcome /Training Call – Customer Service Dept.:

GETI's Customer Service Department will:

1. **Initiates first intro call within 48 hours.**

2. **GETI schedules training call for another day/time.**

3. **On the training date, GETI will review program with Merchant**

4. **If GETI is unable to reach the merchant after 4 phone calls/messages. GETI will mail the merchant a letter.**

5. **GETI Customer Service Dept. will assist on the following:**

   -Merchant Transactions
   -Program Questions
   -Address Change
   -Cancellation/Salvage

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Merchant Cancellation Policy and Procedure:

GETI's Cancellation Policy is as follows:

- **Sixty (60) day advance notice of cancellation**
- **$125.00 Cancellation Fee.**
- **Signed Merchant Cancellation Form.**

Please have your merchant call Our Customer Service Department directly at:
1-888-481-0757
They will handle the cancellation process request.

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Partner/ISO's Boarding Direct with GETI

Cynergy Data has allowed their Partners/ISO's to board direct with GETI for ALLL GETI Check Programs.

These Partners will work directly with GETI on the following:

- **Signed ISO agreement with GETI Direct for Check and Gift/Loyalty.**
- **GETI to Train Partner directly.**
- **Access to private label the check training site**
- **Standard GETI Merchant Applications**
- **Standard Customer Service and Tech Support Numbers (not Cynergy's)**
- **Standard Merchant Cancellation Form.**

Please refer these Partner Calls to:

Carolina Mercado
Relationship Manager
1-877-454-3835 x9459
cmercado@globaletelecom.com

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FAQ's on Check Conversion

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FAQ's on Check Conversion

Is the check writer debited automatically?

No, the check writer will experience a 2 day float before ACH of funds from the time the check is accepted.

Is stop payment offered to all merchant types?

No, only offered to automotive, boat repair, RV and motorcycle merchant

How are merchants check limits determined?

Length of business, Merchant type, Credit scores and SIC codes

Are Business Checks Acceptable?

Yes, with our Check 21+ program we can process all types of checks

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FAQ's on Check Conversion

Q. Is there a warranty max for electronic check guarantee?

A. For ACH Programs (eGold, eSilver, Traditional Guarantee, etc.) Per NACHA the maximum Check Limit is $25,000. GETI Requires supporting documents such as bank statements, financials for anything over $10,000. For check limits we look at type of merchant, length in business, credit and internal sic codes.

Q. Is there a warranty max for electronic check guarantee?

A. Check 21+ : Pending Underwriting Approval. No NACHA maximum check limits. We look at Type of Business, Length in Business, Merchants Credit and Internal SIC Codes. The higher the check limit request is we will also Request Financials and other supporting documents as well.

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FAQ's on Check Conversion

Can business checks be run or just personal

Types of Checks we can run in ACH environment:

Personal, Business, DBA; If a NO ACH Response is received on any of these types of Checks, GETI will still guarantee them under the terms of the contract. The merchant will be required to write all the info on the front of the check and Deposit this check into their bank manually. See attached "Business Check Guidelines"

Is stop payment available for eGold and Traditional Paper Guarantee Only:

Stop Payment is available for heck 21+ POS – Guarantee, but only for Auto Repair, Pain and Body Repair, Boat Repair, Motorcycle Repair and Motor Home Repair, Auto Glass Repair and Transmission Service only for all these programs. It is an additional .25% discount rate. Requires the Stop Payment Addendum to be filled out and submitted to GETI.

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GETI Contact:

Carolina Mercado
Relationship Manager
1-877-454-3835 x9459
cmercado@globaletelecom.com

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Questions

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