

# Tele-Debit | Program Description

Merchants can debit consumers checking account, from anywhere, utilizing any touch-tone phone.  
Guaranteed funding available.



## Features

<b>Mobile Processing</b>	Process customer payments while out in the field by calling the toll-free service number. Authorization forms are completed onsite with the check writer present.
<b>Guaranteed Funding Option</b>	Authorized checks will be guaranteed for reimbursement, thus assuring that each check will be paid. Virtually eliminates the risk of accepting checks.
<b>Verification</b>	Offering the most powerful and comprehensive check verification system in the industry. The check writer and their account information are instantly screened through multiple databases and fraud detection systems.
<b>Conversion</b>	Merchants receive payment via electronic deposit of the funds into their bank account in 6 business days. No wasted time and labor taking paper checks to the bank.
<b>Multiple Users</b>	Each employee uses an individual PIN to process customer payments. Multiple PINs can be requested. Assists in tracking employee/team performance.
<b>Online Reporting</b>	Web based reporting provides full transaction tracking with many features. Reconcile billing, view statements, transaction history, fast access to batch detail and much more. Reports can be customized and exported in Excel or other popular formats.

## Benefits

Mobile Check Processing

No Terminal or Check Reader needed

Security of knowing while onsite that payment is valid

Consumer signs an ACH Authorization Form - no paper check is used

Track sales/production volume by employee

## Ideal Merchant Types

- Pizza Delivery
- Heating / AC Repair
- Plumbing Service
- Pest Control
- Home Appliance Repair
- Locksmith
- Towing Services
- Limousine / Cab
- Carpet Cleaners
- Door-to-Door Sales
- Flea Markets
- In-Home Party Sales
- Mobile Auto Detail / Wash

## How Merchant Processes Transactions

1. Consumer signs and completes ACH Authorization Form.
2. Merchant dials 1-866-750-0270 on any touch-tone phone.
3. Enter PIN #.
4. Enter 9-digit bank transit routing # and account #.
5. Enter the amount of the transaction.
6. Authorization # obtained if approved.
7. Merchant faxes copy of ACH Authorization Form to check processor within 72 hours.

## Merchant Funding and Guarantee

1. Maximum check limit of \$300 for the Tele-Debit Program.
2. Completed ACH Authorization Form with Consumers signature required for each transaction.
3. Merchant faxes ACH Authorization Form to check processor within 72 hours.
4. Merchant funded in 6 business days.
5. Check Processor guarantees funds (Depending on program. Refer to Merchant Agreement).

## Example of ACH Authorization Form

This pocket-sized ACH Authorization Form is completed and replaces an actual check.

ACH Authorization Form	
Merchant Name: _____	Merchant ID# _____
(Please Print) Name: _____	Authorization # _____
Address: _____	I authorize the merchant to ACH debit my checking account for the amount of this transaction. In the event my ACH debit is returned unpaid, I agree that a fee as allowable by law will be charged to my account via ACH debit.
City: _____	
State: _____ Zip: _____	
Phone #: (____) _____	
Routing # (9 digits) _____	Amount: \$ _____
Account # _____	Driver's License #: _____
	Driver's License State: _____
Signature: <b>X</b> _____ Date: _____	

ACH Form Rev 9-5-06

**Mobile  
Check  
Processing**

## Pricing

- Tele-Debit Program follows standard POS Guarantee Conversion Program pricing with the following premiums:
  - Additional 1% (one percent) buy rate on discount rate
  - An additional \$10 monthly access fee (non-commission) per user

## Merchant Setup

1. Tele-Debit Merchant Agreement
2. Copy of voided check
3. Copy of Merchant Business License
4. Merchant will receive a Welcome Kit to include: ACH Authorization Forms and Instruction Guide

Tele-Debit Program is not designed for a retail store front. Applicable for mobile merchants only.