



# TeleCheck

# TeleCheck® Services, Inc.

- 50 years experience in the industry
- 13 of 20 top retailers on service
- Over 369,000 active subscribing locations
- Over 1.46M average daily transactions
- Guaranteed over \$36B in payments in 2014

## Point of Sale

- ECA®
- Paper
- Hold Check
- Payment on Account
- CONNECTPAY<sup>SM</sup>
- e-Deposit
- Check Cashing

## Mail

- Mail Order/COD
- Lockbox Pro21<sup>SM</sup>

## Web

- Internet Check Acceptance
- Remote Pay<sup>SM</sup>

## Telephone

- Checks by Phone<sup>SM</sup>

## Risk & Analytics

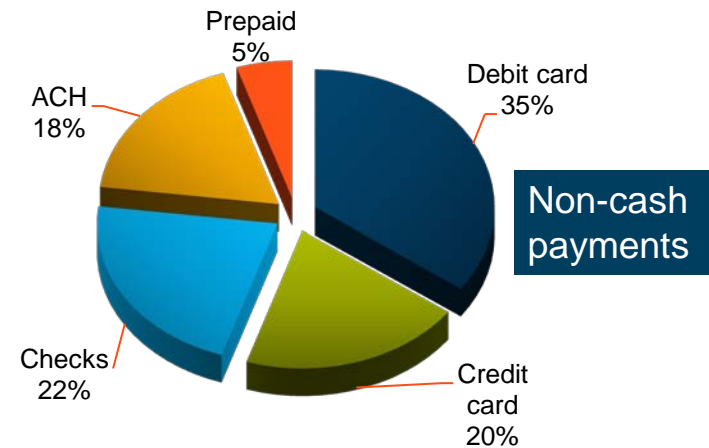
- New Account Screening
- First Data Confidence Score<sup>SM</sup>
- Enroll Vault

## Smart Devices

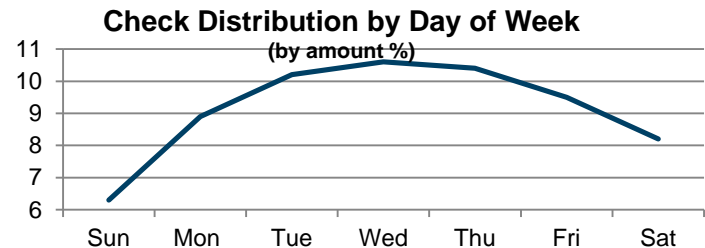
- TeleCheck Mobile Check Acceptance<sup>SM</sup>
- PayEdge<sup>SM</sup> Mobile Solution

# Checks and ACH Payments are Still Very Relevant!

- 32 million U.S. consumers have a DDA but do not have a credit or debit card (US Census Bureau)
- Decline rates for guaranteed check and ACH transactions are much lower than debit/credit
- Check usage increases following high profile credit card breaches
  - After a major retailer reported a breach last September, their check sales went from -8.5% to +5.6% in October
- Consumers still value the float, as check usage is up dramatically just before paydays



Declines	Check/ACH	Debit/Credit
Count	1.4%	4.5%
Amount	4.6%	14.5%



# TeleCheck® Electronic Check Acceptance® (ECA®)

Electronic Check Acceptance (ECA) converts paper checks into electronic items at the point of sale and automatically deposits the funds directly into the clients' bank account.

## What does Electronic Check Acceptance offer?

- **Warranty services** – Returned checks are TeleCheck's responsibility
- **Low cost solution** – Typically lower than credit card processing
- **Faster access to funds** – Electronic funding to the merchant in two banking days
- **Reduction in trips to the bank** – Merchant no longer has to go to the bank to deposit checks



Electronic Check Acceptance can be used in any industry where the merchant needs a convenient way to process minimal to a large amount of checks, making it ideal for these target industries:

- Retail
- Medical Services
- Government Entities
- Convenient stores/Grocery stores/Liquor Stores

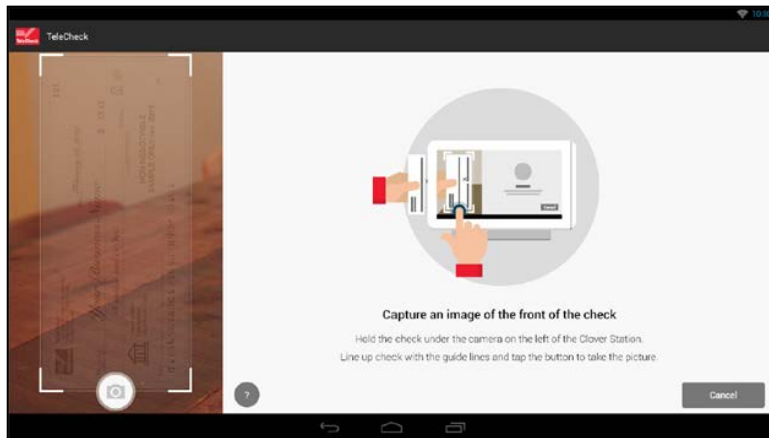


# TeleCheck App on Clover

# What is the TeleCheck App on Clover?



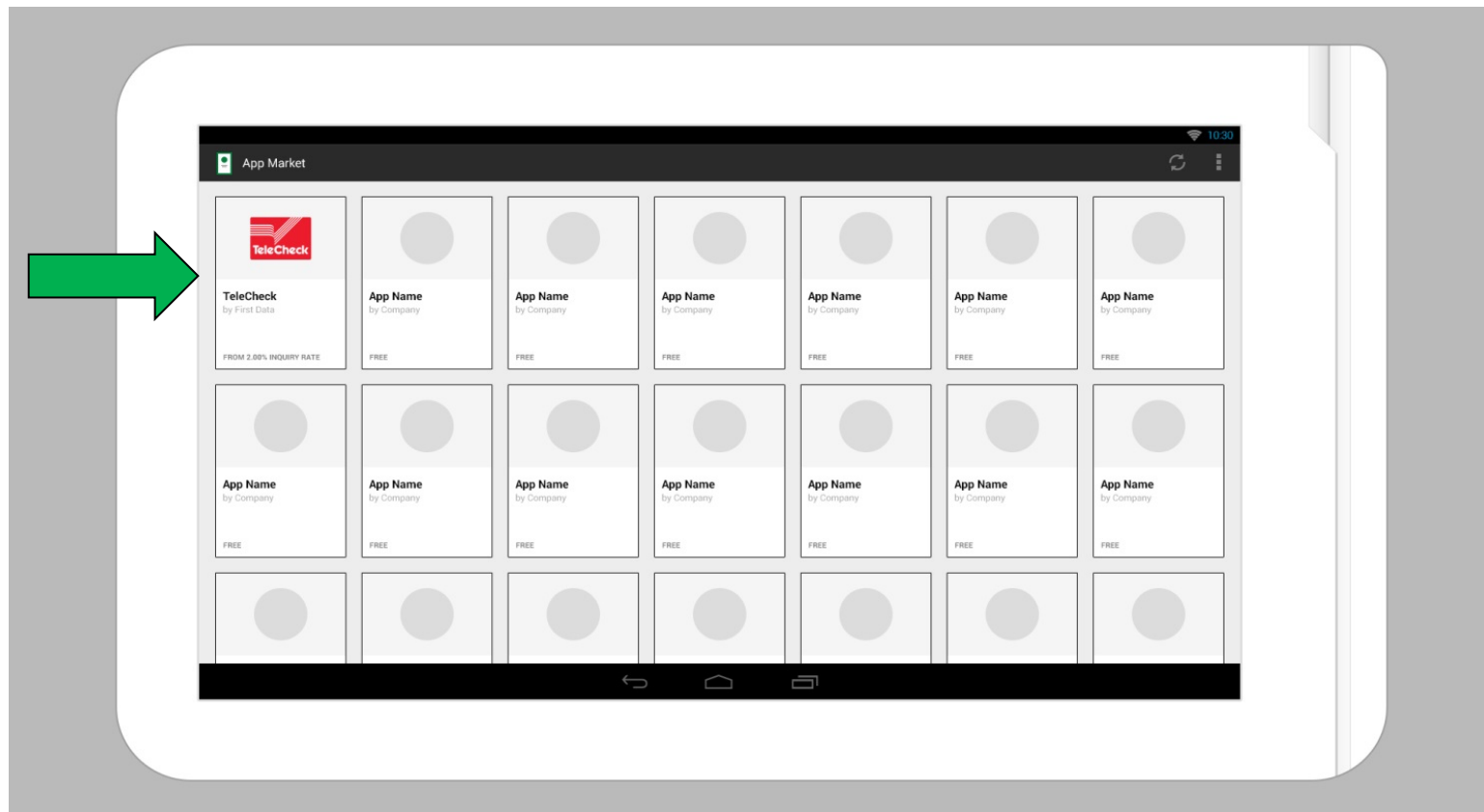
- ECA Warranty product
- The App is downloadable through the Clover App Market
- Updates the tender types to include TeleCheck as a form of payment
- Uses the workstation camera to capture check image
- Converts the check to an ECA transaction
- Functional on Clover, Clover Mini, and Clover Mobile
- Works on both 2000 and Pro software



# Installation and Activation Process

# Installation and Activation

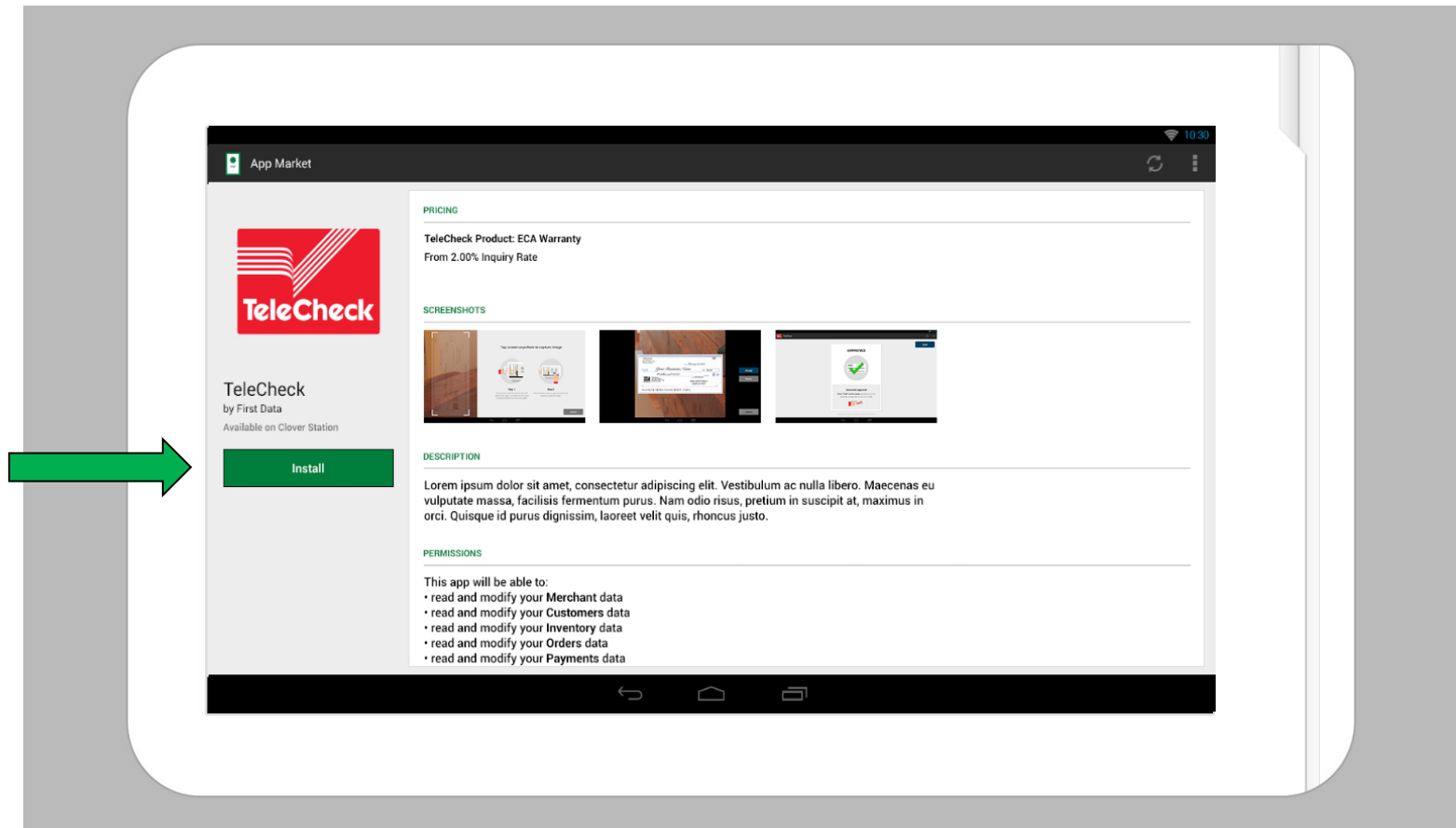
The merchant selects the TeleCheck App from the Clover App Market.





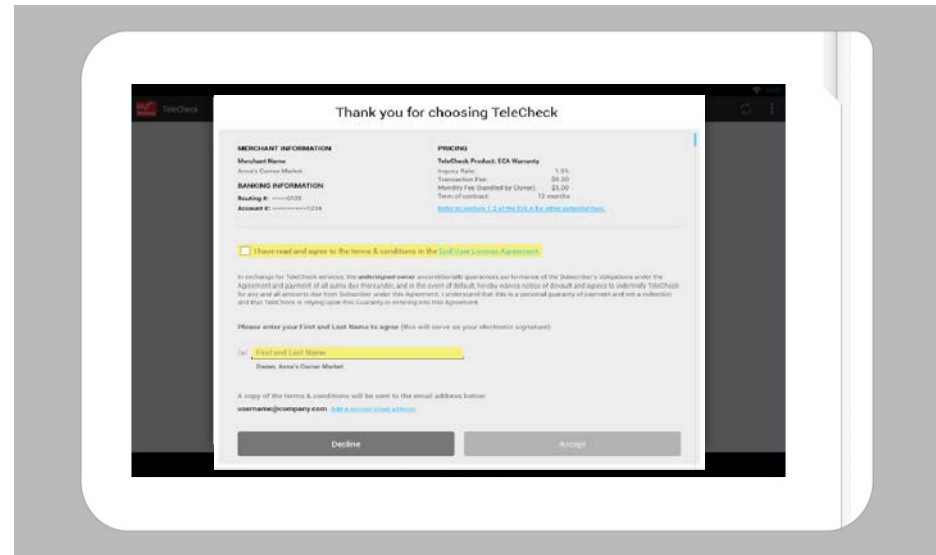
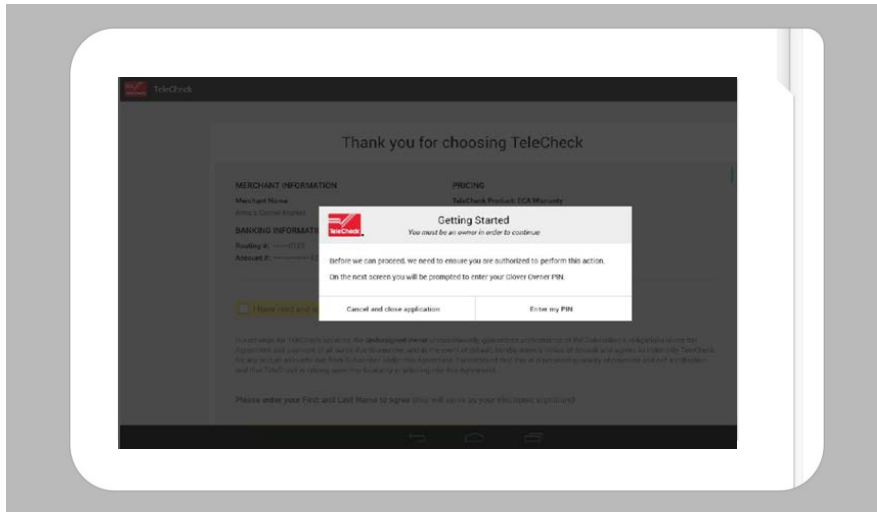
# Installation and Activation

The TeleCheck App summary will display a brief description, screenshots, permissions needed, and pricing. The merchant will click the install button to activate the App.




# Installation and Activation

When the merchant initially opens the App, the merchant must enter their PIN (The owner PIN is required for download), and digitally sign and agree to the terms and conditions. This will initiate and complete the boarding process.




# Installation and Activation

The merchant will receive a welcome email confirming the completion of the installation and activation process. The contents include a brief training video, important account information, and useful links.



**Thanks for installing the TeleCheck app on your Clover<sup>®</sup> device.**

Your TeleCheck app gives you access to one of the industry's most robust check verification systems, while offering your customers more payment options. With TeleCheck, you can confidently accept checks, reduce bank fees, lower processing costs and improve cash flow.



See the TeleCheck app **in action!**

**Need help using your TeleCheck app?**

Learn more online by accessing:  
[Helpful Resources](#), [Quick Reference Guide](#), [FAQs](#), [Start Up Guide](#), and more.

**Your TeleCheck account**

Here are the details of your TeleCheck app account.  
If you have any questions or need to make changes to your account, please call TeleCheck Merchant Services: (800) 888-1064 between the hours of 7am - 7pm CST.

TeleCheck Merchant ID: 04013910  
Acquiring Merchant ID: 456166470991  
DOUG AUGUSTINE  
BURGER KING #6207  
2230 SALEM ROAD, CONYERS, GA 30013, US  
(770) 760-0604

**ACH Debits /Credits information:**

Routing #: \*\*\*\*\*0876  
Account #: \*\*\*\*\*8463

**Service and rates:**

TeleCheck Product: ELECTRONIC CHECK ACCEPTANCE - WARRANTY  
Inquiry Rate: 1.50%  
Transaction Fee: \$0.20  
Monthly Minimum Fee: \$0.00  
Warranty Maximum: \$25000


**Terms & Conditions**

[End User License Agreement](#)  
[Privacy Policy](#)

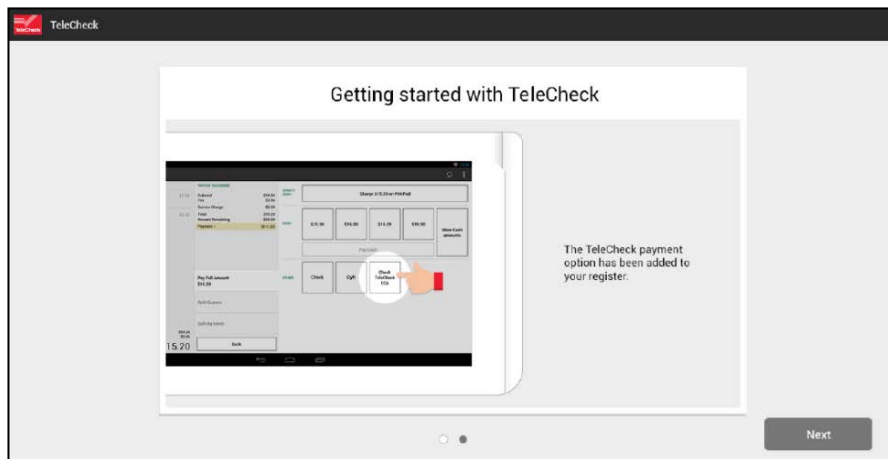
**Congratulations on your new TeleCheck app!**

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This is an unmonitored email box. Please do not reply to this email.

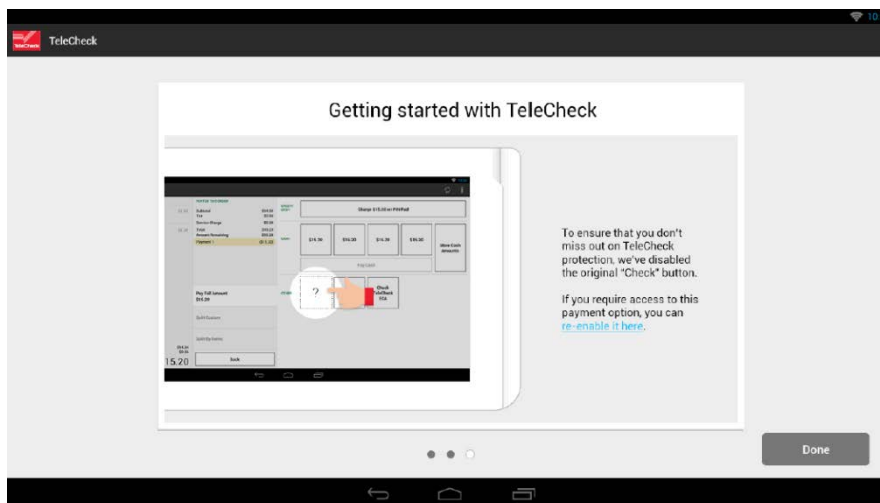


# Installation and Activation



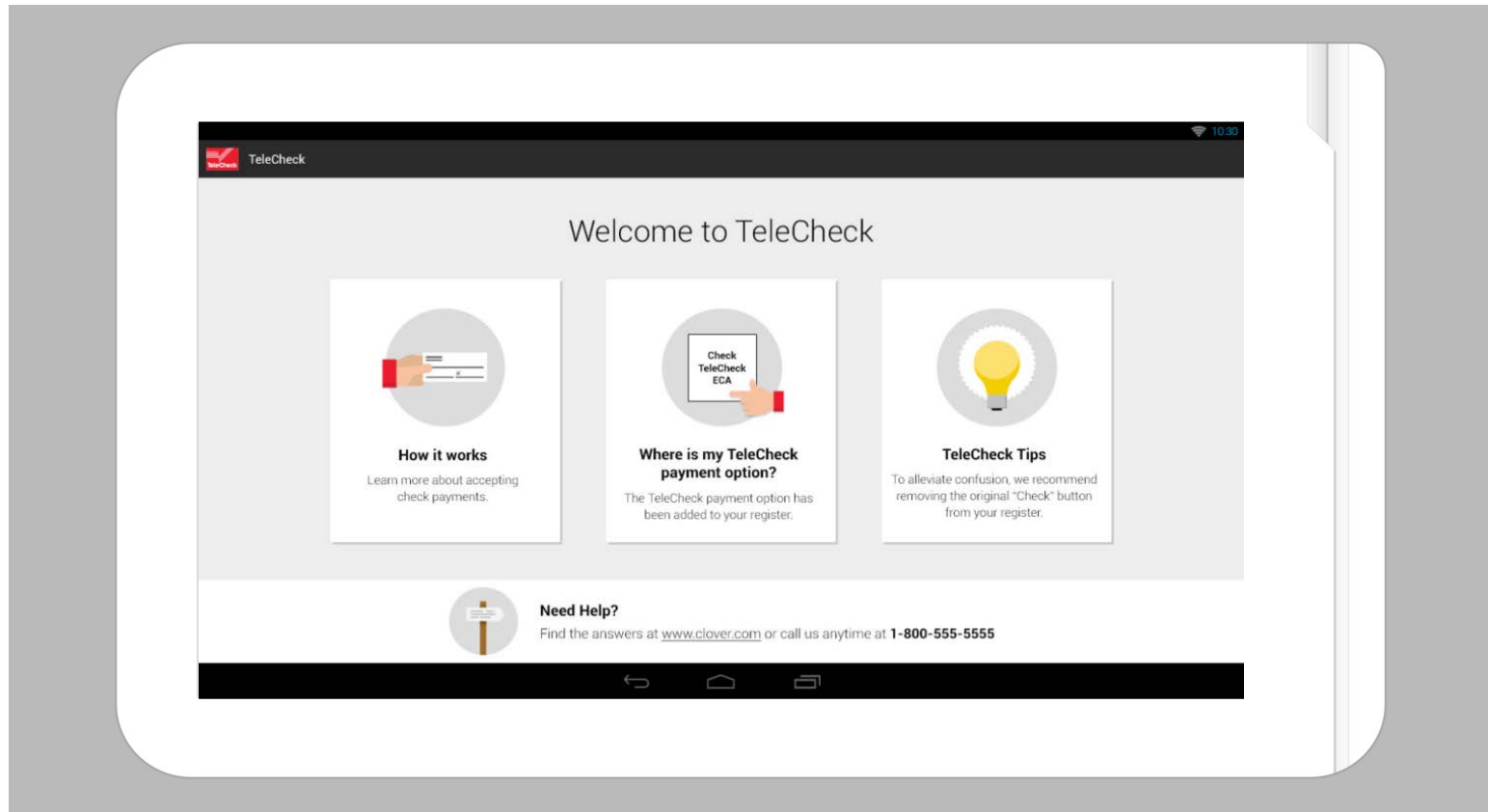
The App inserts the TeleCheck Payment button into the Clover register.

**Getting started with TeleCheck Screen Text:**  
To ensure that you don't miss out on TeleCheck protection, we've disabled the original "Check" button. If you require access to this payment option, you can [re-enable it here](#).



# Installation and Activation

The App will display the Welcome screen when the merchant accesses the App.



# Transaction Process

# Transaction Process

The merchant selects the TeleCheck tender type.

The screenshot shows a POS Register screen with the following layout:

- Register** (Title Bar)
- CURRENT ORDER** (Left Column):
  - 3 Chicken \$5.98
  - 3 AMB \$8.35
  - TOTAL**
    - Subtotal \$14.34
    - Tax \$0.86
    - Total \$15.20**
- PAY FOR THIS ORDER** (Middle Column):
  - Subtotal \$14.34
  - Tax \$0.86
  - Service Charge \$0.00
  - Total \$15.20
  - Amount Remaining \$15.20
  - Payment 1 (\$15.20)
  - Pay Full Amount \$15.20
  - Split Custom
  - Split By Items
  - Back**
- CREDIT/DEBIT** (Right Column):
  - Charge \$15.20 on PIN Pad
- CASH** (Right Column):
  - \$15.20, \$15.20, \$15.20, \$15.20
  - More Cash Amounts
  - Pay Cash
- OTHER** (Right Column):
  - Check TeleCheck ECA (Highlighted with a hand icon)

# Transaction Process

The customer signs the ECA conversion acknowledgement and presses the “Accept” button.

**TeleCheck**

**TeleCheck**

When you provide a check as payment, you authorize us to use information from your check to process a one-time Electronic Funds Transfer (EFT) or draft drawn from your account, or process the payment as a check transaction. You also authorize us to process credit adjustments, if applicable. If your payment is returned unpaid, you authorize us to collect your payment and the Return Fee amount below by EFT(s) or draft(s) from your account. If you are presenting a corporate check, you make these representations as an authorized corporate representative.

**If your payment is returned unpaid, you authorize the collection of your payment and a return fee of \$[30 or 7%] by EFT(s) or draft(s) drawn from your account.**

**Return Check Fee Amount: \$[1.06]**

Total Check Amount: **\$15.20**

Customer signature here

Customer is not present

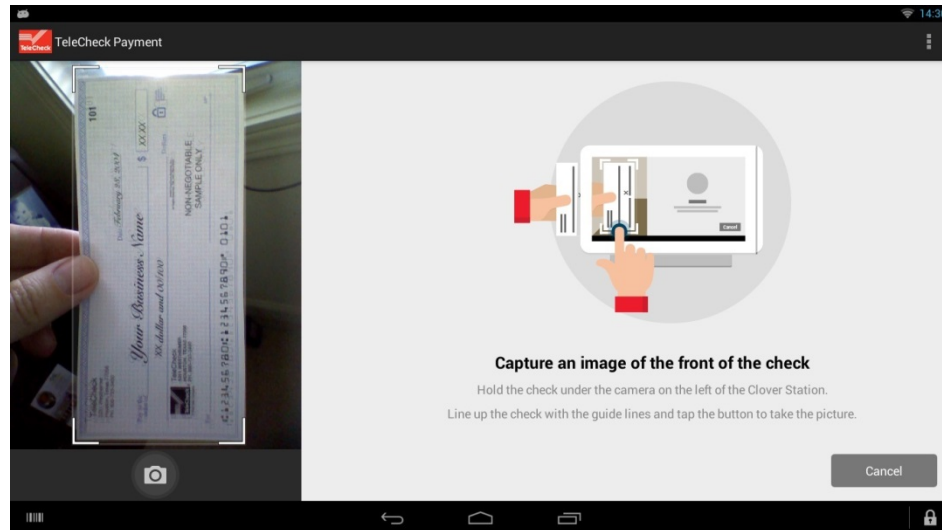
Decline Accept

Rotate Screen ↻



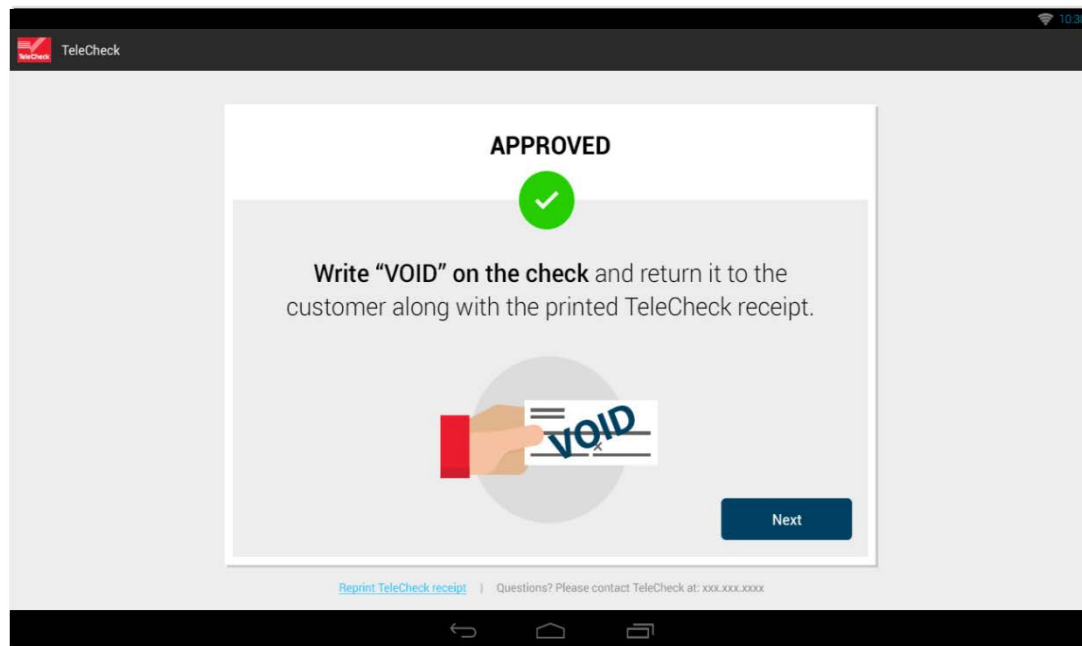
# Transaction Process

The merchant captures the check image and validates the image.



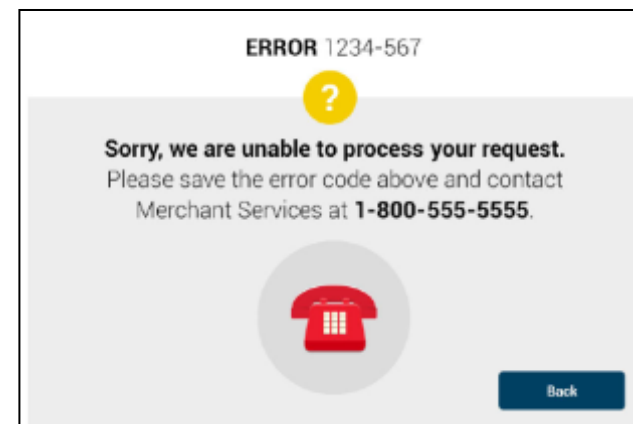
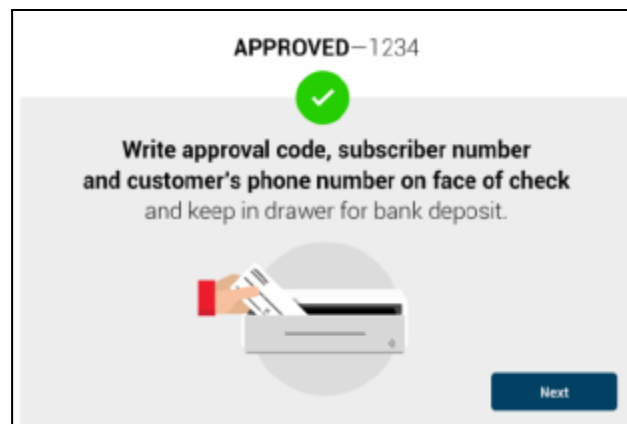
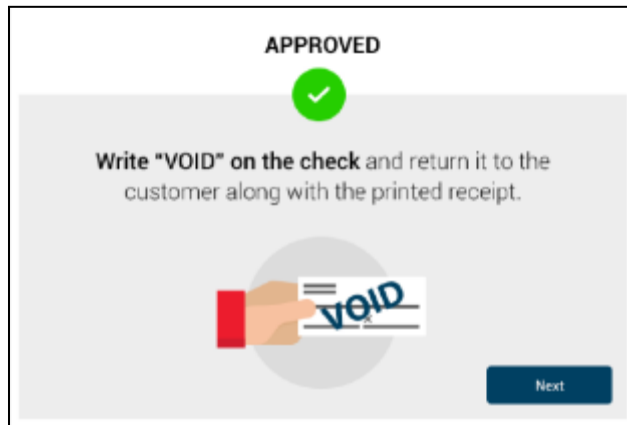
# Transaction Process

The transaction is verified and posted in Clover.



# Transaction Process

## Transaction Response (98% of the time – APPROVED RESPONSE)



# Transaction Process

DATE: XX/XX/XX TIME 12:00:00 AM  
MER#12345 TERM 9999

Clover Retail Store  
123 Four Ave  
Birmingham AL 55555  
(555)555-5555

When you provide a check as payment, you authorize us to use information from your check to process a one-time Electronic Funds Transfer (EFT) or draft drawn from your account, or process the payment as a check transaction. You also authorize us to process credit adjustments, if applicable. If your payment is returned unpaid, you authorize us to collect your payment and the Return Fee amount below by EFT(S) or draft(s) from your account. If you are processing a corporate check, you make these representations as a n authorized corporate representative.

## ELECTRONIC CHECK

SALE AMOUNT: \$XX.XX  
RETURN FEE AMOUNT: \$30.00

CLERK ID: 123456  
PHONE #: XXX-XXX-XXXX  
MERCHANT TRACE ID: A123456789  
CHECK NUMBER: 123456789  
TRACE ID: 123456789123456789  
APPROVAL CODE: 1234

QUESTIONS? CALL 1-800-366-2425

CHECK WRITER COPY

The first receipt is the ECA conversion notification receipt which **MUST** be printed and given to the customer along with the voided check. The second receipt is for goods and services purchased that can be emailed, texted, or printed.

**Clover Retail Store**  
123 Four Ave  
Birmingham AL 55555  
(555)555-5555

Cashier: John Smith  
DY-MO-YEAR 12:00:00 A

1 Baseball	\$2.99
1 Cleats	\$62.99

<b>Total</b>	<b>\$65.98</b>
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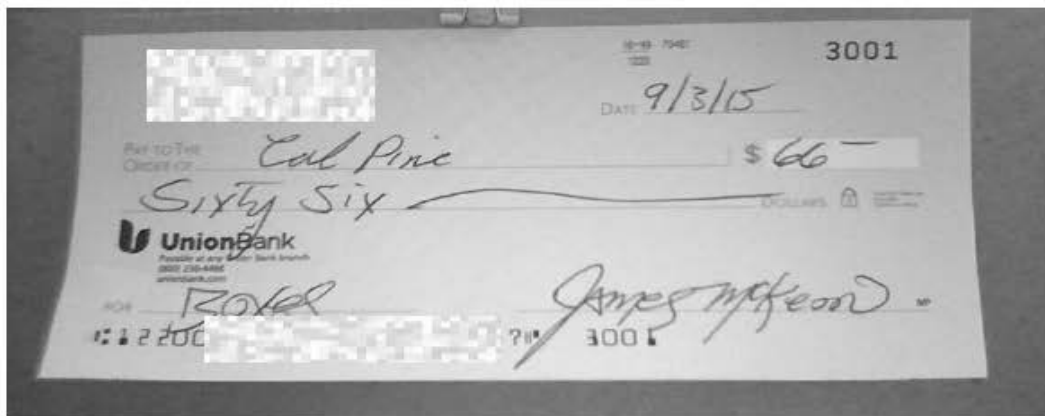
TELECHECK CHECK SALE	\$65.98
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Order RTBHSJFDKJ18

# Good/Bad Check Images

# Good/Bad Check Images

## Clover TeleCheck App Mini/Mobile Image Retry Samples



Approved image- note the check is secured to a plain background.



- Various objects in the back ground
- Not approved

# Good/Bad Check Images



Approved image.



- Not all four corners are visible
- Not approved

# Good/Bad Check Images



- Various objects in the back ground
- Not all four corners are visible
- Not approved



- Various objects in the back ground
- Not all four corners are visible
- Not approved



# Considerations to Remember

# Important Considerations

## Existing TeleCheck Subscriber Number CANNOT be used on TeleCheck App

- When Merchant Downloads TeleCheck App on Clover, they will be walked through setting up a new TeleCheck Account – No Exceptions
- For a simpler boarding process
  - An App in the App Market
  - No paper submissions
  - No fuss, manual processes
- For simpler pricing
  - No monthly fees and a fixed price across all MCC codes and verticals so typically lower than existing ECA warranty accounts
- Merchant will call into Merchant Services at 1-800-366-1054 to cancel their current TeleCheck account (termination fee will not apply)
- Questions on Clover Go: Mobile Check Acceptance (MCA)!

