

CHECK READER MESSAGES

"MANAGER NEEDED", RE-PRESENTED CHECK: This means that the check has already been 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. 1st, merchant must try to manually deposit the check. If this consistently happens with several checks by different banks, please contact technical support.

ID FLAGGED: This message alerts the Merchant that the DL License presented is associated with a checking account that has a problem. **VERRIDE 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 I.D.: 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 WY
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 NE
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	

TO VOID A CHECK

1. Press <3> to void a check.
2. Terminal will display "ENTER PASSWORD".
3. Press <74837>, then Press <ENTER>.
4. Terminal will display "INSERT CHECK". Insert check into the check reader.
5. Terminal will display "ENTER AMOUNT OF CHECK". Key in amount of check. Press <ENTER>.
6. Terminal will dial out; void the transaction and a receipt will print.

IMPORTANT

ANY VOIDS OR CORRECTIONS AFTER BATCH OUT WILL REQUIRE A MERCHANT REVERSAL

TO BATCH AND DEPOSIT

1. Press <4> Terminal will display "WANT DETAIL? 1-YES, 2-NO?".
2. Press <1> for yes. DO NOT press the <ENTER> key.
3. Terminal will display "1-CURR, 2-PREV". Press <1> for Current. DO NOT press <ENTER>.
4. Terminal will print batch. After printing terminal will display "SEND DEPOSIT 1-YES, 2-NO?".
5. Press <1>. Terminal will dial out & receipt will print "ACCEPTED" in red.

IMPORTANT

TERMINAL MUST BE BATCHED OUT EVERY NIGHT PRIOR TO MIDNIGHT

IMI CHECK READER OPERATIONS GUIDE

The screenshot shows a check scan screen with the following fields and information:

- Merchant Info:** Ima Salesman, 123 Anywhere St., Anytown, US 12345. Phone: 3069.
- Customer Info:** Name: Imma Salesman, DL#: 42000021, Signature: 24200021.
- Check Info:** Amount: 20 DOLLARS.
- Fields with arrows pointing to them:**
 - Merchant Name and Address
 - Customer Name and DL#
 - Customer Signature
 - Check Amount
 - Check Series

HOW TO SCAN A CHECK

1. Press <1> Terminal will display "INSERT CHECK".
2. Press <1> Terminal will display "ENTER AMOUNT OF CHECK". Type in dollar and cents. Press <ENTER>.
3. Terminal will display "ENTER DL STATE CODE". Press <ENTER> if state code is correct. If it is OUT OF STATE, Press <BACKSPACE>, then use the number key that corresponds with the letter needed. Then press <ALPHA> until the letter is displayed. Then Press <ENTER> (Example -press <2>, <ALPHA> once. Then press <5>-<ALPHA> 3 times. terminal will display AL)
4. Terminal will display "ENTER DL#". Key in DL # including any letters (using the ALPHA key). Press <ENTER>.
5. Terminal will dial out for authorization.
6. Terminal will display Authorization number and Printer will print receipts.
7. Terminal will stamp the face of the check "ACH PROCESSED", and return it to customer.
8. Merchant retains signed copy and Customer receives unsigned copy with check.

TO REPRINT RECEIPT

1. Press <5> once to clear the screen. Press <5> again and terminal will reprint receipt of last transaction.

TO OVERRIDE TRANSACTION

1. Press <2> to clear screen.
2. Press <2> again to perform override.

IMPORTANT

CUSTOMER MUST SIGN. PRINT THEIR NAME, & PHONE NUMBER ON FRONT OF MERCHANTS RECEIPT.



TERMINAL QUICK TIPS

Change the state code if you are accepting an Out-of-State Driver's License (See the front of this card for a list of State Codes).

"Close" (Batch Out) your terminal every day in order to make your Deposits (See instructions on the front side of this card). This step transfers your money to the bank within 48-72 hours from the time of the Batch Out.

Keep your copies of the customer's signed authorization as well as the Daily Batch Out/Deposit slip.

Be sure to stamp the check *ACH Processed*, and hand back along with their copy of the transaction receipts.

A dedicated phone line for you terminal will insure optimum performance. Shared lines could create problems.

Remember: The customer must print their name and a valid phone number on the signed receipt (merchant copy).

Merchant Copy - Original Signed Copy

Customer Copy - Unsigned Copy

REMEMBER: The signor of the check must be the owner of the checking account. **VERIFY** the ID. Do not except a check until the ID has been verified.

In order to **GUARANTEE** a check, the following steps are required:

- 1). The receipt must be signed by the check writer and
- 2). A printed name and current phone number must be written on the receipt
- 3). Driver's License must be verified and the DL# number must be written on the front of the check and then entered into the terminal. Merchant is responsible for accuracy of DL#.
- 4). Upon notification of a return check, merchant must provide Global eTelecom, a faxed copy of the customer signed receipt.
- 5). Terminal must be batched out the same day the checks are received.
- 6). Merchant must follow the guidelines on the front of this card.

We DO NOT guarantee Stop Payment Checks (*unless a Stop Payment Addendum has been signed)

Stamp all checks ACH processed and hand back to the customer. Make sure to have appropriate information for your records in the event a check is returned for any reason.

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

◆ 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 ELECTRONIC PROCESSING

- ◆ Temporary Checks
- ◆ Cashier's Checks
- ◆ Payroll Checks
- ◆ Credit Card Checks
- ◆ Money Orders
- ◆ Third Party Checks (Check writer must present the check & sign the receipt)
- ◆ Checks written to employees or self
- ◆ Payable Through/Equity Line/Loan Checks
- ◆ Checks drawn on banks outside the USA
- ◆ Business checks unless the bearer of the check is the check writer
- ◆ Checks with no physical address (P.O. Box only not allowed.)