

**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. \*1. 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	

**APPROVAL RESPONSES:**  
 "Auth Num ###-###-###" - Transaction is approved  
 Write your (6) digit Auth Code on Check. State Code w/D# and both Phone Numbers on Check (see example above).

**DECLINED RESPONSES:**  
 "Decline Check" - Transaction is Declined  
 With printer - Declined reason will print out from your printer.  
 No printer - Press the <#> key to scroll forward and the <\*> to scroll backwards and write down the phone number(s) on card.

**OTHER RESPONSES:**  
 "Overlimit" - Transaction is not guaranteed for amounts over approved check limit.  
 "Re-Presented CHK" - This check has already been verified. Use the <\*> key to scroll over and view the authorization number.

**ERROR RESPONSES:** (Try your Transaction again if you get the following)  
 "Lost Communication with Host"  
 "Error in ID"  
 "ID IS NEEDED" - Must input ID to verify.

**ERROR RESPONSES:**  
 "Error in MICR" Reader does not read the check, your terminal will display a message (within 5 seconds) and you can input the Bank MICR line data (transit/routing numbers, account number, and check number)

**TRADITIONAL CHECK GUARANTEE GUIDE**

Tina Salesman 123 Anywhere St. Anytown, UT 12345		HOME PHONE # WORK PHONE #	Auth Code Driver's License #	3069
PAY TO THE ORDER OF _____		_____ 20 _____ 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

**CREDIT CARD TERMINAL WITH A CHECK READER**

**CREDIT CARD TERMINAL WITHOUT A CHECK READER**

1. Press "Check" key.
  2. Press the "2" key "Pers w/ID"
  3. Insert check into Check Reader as displayed.
  4. Terminal will Display "ENTER AMOUNT OF CHECK". Type in dollar and cents. Press <ENTER>.
  5. Terminal will display "ENTER DL STATE CODE". Press <ENTER> if state code is correct. If 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.)
  6. Terminal will display "ENTER DL#" Key in DL # including any letters (using the ALPHA key). Press <ENTER>.
  7. Terminal will dial out for authorization.
  8. Terminal will display Authorization number and Printer will print.
1. Press "Check" key.
  2. Terminal will display "ENTER DL STATE CODE". Press <ENTER> if state code is correct. If 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.)
  3. Terminal will display "ENTER DL#" Key in DL # including any letters (using the ALPHA key). Press <ENTER>.
  4. Key in the check number <ENTER>
  5. Key in the amount of the check <ENTER>
  6. Terminal will dial out for authorization.
  7. Terminal will display Authorization number and Printer will print receipts.



## ID TYPES

The following are acceptable forms of identification:

- Driver's License – Preferred
- State 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 GETTI prior to accepting the check. GETTI 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 local phone company.
- GETTI 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 GETTI when the authorization was obtained.
- All checks must be dated and have received authorization on the same date. GETTI 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 GETTI for collection. **See Bank Authorization Form.**

All checks submitted for claims that do not 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 GETTI 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

**For Terminal Problems Call 1-877-438-3249  
For Account 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 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.)