Electronic Check Service

Quick Reference Guide



VeriFone Omni & Vx Series Using the RDM EC6000i



AT ELECTRONIC MERCHANT SYSTEMS INC.

1-800-476-5020 • www.elect-mer.com



VeriFone Omni & Vx Series Using the RDM EC6000i

Image Settlement/Upload

Check images are settled/uploaded after the terminal settlement process is completed. After you settle credit card transactions, an image settlement report prints. If you do not receive an image settlement report, you can manually upload your images.

Manual Image Upload To scroll menu, press [↓] until desired option appears

- > Select [CHECK]
- > Select [UPLOAD IMAGES]

Check Acceptance Policy

Check Types Accepted
The Electronic Check Service accepts the following checks:

- > Personal checks
- > Business/Corporate checks
- > Convenience checks

Check Types That Are Ineligible Electronic Check Service does not accept:

- > Cashiers checks
- > Checks drawn on invalid or fraudulent ABA numbers
- > Federal Reserve checks
- > Government checks
- > Money orders
- > Payroll checks
- > Third-party checks
- > Travelers checks
- > U.S. Treasury checks

If your business accepts these check types, process them using traditional paper check processing methods. If ineligible items are accepted and processed through ECS, such items are subject to chargeback.

Check Guarantee Requirements

Checks must include the following to be eligible for guarantee:

- 1. Pre-printed name
- Pre-printed serial # (no temporary or starter checks)
- 3. Street address or complete mailing address (no P.O. Boxes)
- 4. Must be made payable to your business (no third-party checks)

Check Guarantee requires you to obtain information about the check writer by entering the information when prompted by the POS terminal or by printing the information on the face of the check prior to scanning it through your check reader/imager.

Information Required

- 1. Drivers license # (alpha numeric)
- 2. State abbreviation or numeric state code for driver's license state of issuance
- 3. Check writer's telephone #, with area code



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Purchase

To scroll menu, press [↓] until desired option appears.

- > Select [CHECK]
- > Select [CHECK SALE]
- > Insert check through reader
- Input purchase amount and press [ENTER]
- > Input the two digit State Code for the driver's license state of issuance and press [ENTER] (see Check Guarantee)
- > Input driver's license # and press [ENTER] (see Check Guarantee)
- > Input customer's telephone # and press [ENTER] (see Check Guarantee)
- > Print second receipt correct? [YES/NO]

NOTE: If alpha characters are required to enter a driver's license, press the number on the keypad and then press the [ALPHA] button until the number changes to the desired letter.

Reversal

Requirements for a Reversal When performing a reversal, these requirements must be met:

- > Reversals must occur within 10 minutes of the original transaction
- > Reversals must occur on the same terminal as the original transaction
- > Reversals must include the reference # (REF) or the invoice # (INV) from the original receipt and the original check

Reversal Procedures

To scroll menu, press $[\downarrow]$ until desired option appears.

- > Select [CHECK]
- > Select [CHECK REVERSAL]
- > Insert check to be reversed
- > Enter the invoice # as prompted
- > Press [ENTER]
- > Verify that the information on terminal display is correct
- > Press [YES] to confirm the reversal transaction
- > Print second receipt correct? [YES/NO]

Settlement

To scroll menu, press [↓] until desired option appears.

- > Select [SETTLEMENT]
- Display shows Sales, Refunds and TotalsIf correct, press [ENTER]
 - If incorrect, press [CLEAR]
- Determine what sales or refunds do not show in the total by running a batch totals report. Re-enter missing transaction(s) and run through settlement process again

If totals are correct, terminal will dial out and settle the batch, print a settlement report and image settlement report.

State Codes
State Code/State Name

01 Alabama	17 Illinois	30 Montana	44 Rhode Island
02 Alaska	18 Indiana	31 Nebraska	45 South Carolina
04 Arizona	19 Iowa	32 Nevada	46 South Dakota
05 Arkansas	20 Kansas	33 New Hampshire	47 Tennessee
06 California	21 Kentucky	34 New Jersey	48 Texas
08 Colorado	22 Louisiana	35 New Mexico	49 Utah
09 Connecticut	23 Maine	36 New York	50 Vermont
10 Delaware	24 Maryland	37 North Carolina	51 Virginia
11 D.C.	25 Massachusetts	38 North Dakota	53 Washington
12 Florida	26 Michigan	39 Ohio	54 West Virginia
13 Georgia	27 Minnesota	40 Oklahoma	55 Wisconsin
15 Hawaii	28 Mississippi	41 Oregon	56 Wyoming
16 Idaho	29 Missouri	42 Pennsylvania	





Check Guarantee Requirements

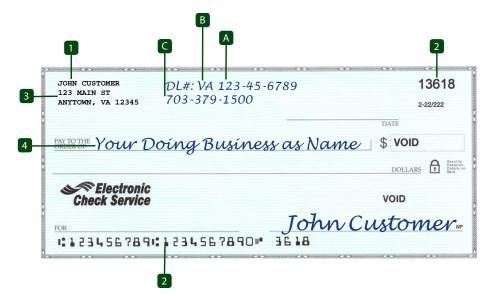
Only personal, business/corporate and convenience checks are eligible for guarantee. In addition, checks must include the following to be eligible for guarantee:

- 1. The check writer's pre-printed name
- 2. Pre-printed serial # (no temporary or starter checks)
- 3. Street address or complete mailing address (no P.O. Boxes)
- **4.** Must be made payable to your business (no third-party checks)

Check Guarantee requires you to obtain information about the check writer by entering the information when prompted by the POS terminal or by printing the information on the face of the check *prior* to scanning it through your check reader/imager.

Information Required:

- A. Drivers license # (alpha numeric)
- B. State abbreviation or numeric state code for driver's license state of issuance
- C. Check writer's telephone #, with area code





Accept Credit Cards Online Reporting

The Online Window To Your Payment Processing Account

Accept Credit Cards website, with online reporting, is your onestop destination for online customer service. It contains everything your need to manage your electronic payment activity:

My Account

Manage your account online. View statements, view or update your profile, get information on new products, services and equipment.

My Reports

Provides you with timely and secure accounting information such as deposit summaries, transaction activity, chargeback and retrieval status and more.

Support

Find resource information about transaction processing, industry mandates, product support and practical tips to help improve your bottom line.

Getting Started Is:

Fast, Easy, Secure and Free!

Go to www.elect-mer.com