



### Merchants can electronically deposit ALL paper checks and avoid the trip to the bank.

#### Merchant Benefits

- Versatility. Accept checks in person or via mail or dropbox.
- Security. Guarantee available.
- Speed. Faster funding. Merchant funded in 2-3 business days (8 business days for PAYROLL CASHING).
- No ACH restrictions.
- Eliminate bad checks.
- Increase sales by accepting all forms of check payments.
- Funds deposited into merchant's existing checking account. No separate account required as with some processors.
- Eliminate trips to the bank. Save time and labor.

#### Benefits over ACH

- Process all types of checks drawn on U.S. banks - Personal, Business, Government, Traveler's, Cashier's, Certified, Equity Lines of Credit checks and Money Orders.
- No ACH restrictions.
- No receipt or consumer notification is required.
- No checkwriter authorization required for electronically processing check.

#### Examples of Target Merchants

- Business to Business
- Medical
- Utilities
- Government
- Educational
- Property Management and Leasing
- Insurance
- Mail Order
- This product allows many other types of non-traditional businesses the opportunity to process checks in a back office environment.

Standard Unacceptable Merchant List applies.

#### Background on Check21

In 2004, Congress passed legislation to change the fundamentals of processing checks. The legislation termed "Check Clearing for the 21st Century", or Check 21, is designed to enable digital images of a paper check to substitute for the actual paper check.

The process is referred to as Remote Deposit Capture because an image of the check document is captured and used in place of the original document. One of the huge benefits is that paper checks no longer have to be physically transported to various Federal Reserve Banks and Clearing banks for processing. Electronic processing overcomes delivery and latency problems caused by transportation delays due to weather, mechanical breakdown, or disasters.

Check 21 processing facilitates faster funding on a wider variety of checks and with fewer restrictions than ACH. This flexibility makes Remote Deposit Capture ideal for many sales environments. Checks can be accepted at the Point of Sale or when the consumer is not present. Check 21+ is a versatile payment option that fits the needs of many different merchants. Welcome to the future of check processing!

#### Check 21+ Program Types:



#### Check 21+ P.O.S.

For Face-to-Face transactions.

Guarantee or Non-Guarantee

Terminal or Web-based processing



#### Check 21+ Remote

For Consumer Not Present transactions

Guarantee or Non-Guarantee

Terminal or Web-based processing



#### Check 21+ Payroll

For Cashing Business and Corporate Payroll Checks

Guarantee or Non-Guarantee

Terminal or Web-based processing



# Check 21 Plus Remote Check Deposit

## Program Specific Information



### CHECK 21+ P.O.S.



### CHECK 21+ REMOTE

<b>Product Description</b>	<ul style="list-style-type: none"> <li>• Accept any type of check at the Point of Sale (Face-to-Face).</li> <li>• Process all checks in retail environment.</li> <li>• Merchant receives funding in 2-3 business days.</li> <li>• Can use existing checking account. No separate account required.</li> </ul>	<ul style="list-style-type: none"> <li>• Accept any type of check through the mail or drop box (Consumer-Not-Present).</li> <li>• Process all daily checks in “Back Office” environment.</li> <li>• Merchant receives funding in 2-3 business days.</li> <li>• Can use existing checking account. No separate account required.</li> </ul>
<b>Guarantee</b>	<ul style="list-style-type: none"> <li>• Optional.</li> <li>• Checks Eligible for Guarantee are <u>limited</u> to: <ul style="list-style-type: none"> <li>-Personal.</li> <li>-Doing Business As (DBA).</li> <li>-Business and Corporate.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Optional.</li> <li>• Checks Eligible for Guarantee are <u>limited</u> to: <ul style="list-style-type: none"> <li>-Personal.</li> <li>-Doing Business As (DBA).</li> <li>-Business and Corporate.</li> </ul> </li> </ul>
<b>Non-guarantee</b>	<ul style="list-style-type: none"> <li>• All checks acceptable ...</li> <li>- Corporate Checks, Equity Lines of Credit, Money Orders, US Treasury , Checks, 3rd Party, Starter/ Temp checks, Travelers Checks, Cashier Checks, Certified Checks, etc</li> </ul>	<ul style="list-style-type: none"> <li>• All checks acceptable ...</li> <li>- Corporate Checks, Equity Lines of Credit, Money Orders, US Treasury , Checks, 3rd Party, Starter/ Temp checks, Travelers Checks, Cashier Checks, Certified Checks, etc</li> </ul>
<b>Pricing /Check Limits</b> <i>Underwriting will determine &amp; approve check limits</i>	<ul style="list-style-type: none"> <li>• Refer to rate schedule for <u>base</u> pricing / fees.</li> <li>• NON-GUARANTEE .10% (10 basis points) <u>additional</u> premium charged to Merchant for checks \$10,000 and higher.</li> </ul>	<ul style="list-style-type: none"> <li>• Refer to rate schedule for <u>base</u> pricing / fees.</li> <li>• NON-GUARANTEE .10% (10 basis points) <u>additional</u> premium charged to Merchant for checks \$10,000 and higher.</li> <li>• <b>GUARANTEE:</b> See price schedule for <b>additional discount fee</b> charged for “Consumer-Not-Present”</li> </ul>

## TERMINAL / IMAGER OPTIONS

### FOR ALL CHECK 21+ PROGRAMS

REQUIRED: Check Imager capable of scanning both sides of check.

(1) All-In-One Terminal / Imager



4Access Orion

(2) Check 21+ Virtual Terminal connected to double sided imager.

(3) Certified third party gateways/virtual terminals also available.

Please refer to Equipment Compatibility Matrix for updated list.

**Please confirm supported terminals, imagers & gateways/virtual terminals with your bankcard processor/ISO.**



#### 2-sided Imagers

A. Single Feed Imagers

B. Multi-Feed High Volume Imager



Magtek Excella STX



RDM eC7000i series



Magtek Excella



# Check 21 Plus

## Remote Check Deposit

### Check 21+ Payroll Cashing

With Check 21+ Payroll Check Cashing service, Merchants can now enjoy peace of mind while cashing payroll checks for their customers!



### CHECK 21+ PAYROLL CASHING

Product Description	<ul style="list-style-type: none"> <li>• Cash Business and Corporate Payroll checks.</li> <li>• Merchant receives funding in 8 business days.</li> <li>• Funds deposited into merchant's existing checking account. No separate account required.</li> </ul>
Guarantee	<ul style="list-style-type: none"> <li>• Optional.</li> <li>• Checks Eligible for Guarantee Cashing are <u>limited</u> to:               <ul style="list-style-type: none"> <li>-Corporate Payroll.</li> <li>-Business Payroll.</li> </ul> </li> </ul>
Non-guarantee	<ul style="list-style-type: none"> <li>• All Corporate and Business checks acceptable.</li> </ul>
Pricing /Check Limits <i>Underwriting will determine &amp; approve check limits</i>	<ul style="list-style-type: none"> <li>• Refer to rate schedule for <u>base</u> pricing / fees.</li> <li>• GUARANTEE - 3 % <u>additional</u> premium.</li> <li>• NON-GUARANTEE - 1% <u>additional</u> premium.</li> <li>• Maximum check limit \$500.00</li> </ul>



### Payroll Cashing Merchant Guidelines

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| <ul style="list-style-type: none"> <li>• Checks must be drawn on a valid corporate/business payroll account. <u>Non-eligible</u> checks include:           <ul style="list-style-type: none"> <li>(a) 3rd Party (person presenting check is not who it is made out to.)</li> <li>(b) Personal.</li> <li>(c) Payable to "cash."</li> </ul> </li> <li>• Checks must be pre-printed and contain the address of the business on the face of the check.</li> <li>• The work phone number of the person cashing the check must be written legibly on the face of the check prior to the check being scanned.</li> <li>• Drivers License information and photo must match person presenting check and to whom check is made out to.</li> </ul> | <ul style="list-style-type: none"> <li>• Payee must be the same person attempting to cash the check.</li> <li>• All payroll checks must be processed using the <i>PAYROLL</i> or <i>BUSINESS CHECK</i> option on the terminal.</li> <li>• Payroll checks must be processed using TID# supplied for Payroll Check Cashing.</li> <li>• Customer's fingerprint must be on front of check in a clear area prior to scanning (inkless pad provided to merchants).</li> </ul> |
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