

### REQUIRED IDENTIFICATION

Identification is required for personal checks when prompted by the terminal. No ID is required for company checks. The following are acceptable:

- Permanent, valid, unexpired driver's license from anywhere in the U.S., Canada, Puerto Rico or U.S. Virgin.
- Current, valid U.S. Military ID (use the Social Security number on the Military ID).
- Permanent, valid, unexpired state-issued non-driver's ID (only if a driver's license or military ID is unavailable).

The signature and physical description of the check writer must reasonably correspond to any signature or description contained in the ID.

### RESPONSE CODES

#### Approved 1234

Approved transactions are assigned a four-digit code. TeleCheck warranty applies for the full face value of check or up to the pre-established warranty maximum, provided all warranty requirements are met (see "Warranty Requirements" on reverse).

Approval code may include the following:

- 1.) Several characters of check writer's name or company name to verify against name on check
- 2.) "Preferred" instead of "Approved" to indicate check writer's preferred status
- 3.) A "+" to indicate TeleCheck's warranty applies for the full face value of check.

If name in authorization response does not match name(s) imprinted on check, verify ID and call TeleCheck Authorization Center for assistance.

Approved 1234 – Keep check for deposit - Keep the check for manual bank deposit

Code 3 - Please give the check writer a courtesy card. Also give the check writer the referral/record number if it prints. TeleCheck has no negative information on the check writer or company, but the check falls outside established guidelines that TeleCheck will guarantee at this time.

Code 4 - Please give the check writer a courtesy card. Also give the check writer the referral/record number if it prints. TeleCheck has information on file that prevents warranty of any check from this check writer or company at this time.

Code 40:Lost/Stolen - Please give check writer a courtesy card. TeleCheck has information on file, which indicates that this ID or check has been reported lost or stolen.

Check Invalid - Please give check writer a courtesy card. Check does not comply with accepted check printing standards.

Data Entry Error: Retry Request - A data entry error was made. Please verify ID and enter authorization request again.

Call Center - Call the TeleCheck Authorization Center at 1-800-366-5010

### STATE ID TYPE CODES

#### United States Driver's License:

25 Alabama	52 Louisiana	60 Ohio
55 Alaska	56 Maine	65 Oklahoma
20 Arizona	79 Maryland	67 Oregon
27 Arkansas	87 Massachusetts	78 Pennsylvania
23 California	40 Michigan	70 Puerto Rico
26 Colorado	64 Minnesota	74 Rhode Island
28 Connecticut	77 Mississippi	72 South Carolina
33 Delaware	66 Missouri	73 South Dakota
93 Dist. of Columbia	68 Montana	86 Tennessee
35 Florida	63 Nebraska	89 Texas
42 Georgia	38 Nevada	88 Utah
44 Hawaii	47 New Hampshire	83 Vermont
43 Idaho	53 New Jersey	16 Virgin Islands (U.S.)
45 Illinois	39 New Mexico	82 Virginia
46 Indiana	69 New York	92 Washington State
49 Iowa	75 North Carolina	98 West Virginia
57 Kansas	36 North Dakota	94 Wisconsin
59 Kentucky	68 Montana	99 Wyoming

#### Canadian Driver's License:

21 Alberta	31 Newfoundland	81 Prince Edward Is.
11 British Columbia	37 Northwest Territories	71 Quebec
61 Manitoba	41 Nova Scotia	58 Saskatchewan
13 New Brunswick	51 Ontario	91 Yukon

#### Other:

97 Military ID	76 Australia, Guam or New Zealand
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### For Warranty Requirements:

Determine whether the check presented is a personal or a company check. When both the name of a person and the name of a company appear on the check, it should be considered a company check. No ID is required for company checks. Make sure the check meets all warranty requirements by following the example below:

The diagram shows a check from Madeline Stone, 1234 OAKDALE LN, HOUSTON, TX 77227. The check is for \$216.60, payable to California Dresses Unlimited. The check number is 0445, dated March 31, 2002. The check is drawn on AMERICAVEST, AmericaWest of Texas, N.A., Houston, TX. The signature is Madeline Stone. The MICR line at the bottom is ⑆ 3000003⑆ 0445⑆ 4664658⑆.

Labels and their corresponding fields on the check:

- Name: Imprinted by check manufacturer; no starter checks (points to Madeline Stone)
- Address: Physical address; if P.O. Box, write in full address (points to 1234 OAKDALE LN, HOUSTON, TX 77227)
- Phone Number: Home or business with area code; may be handwritten (points to 497 113-123-4567)
- Financial Institution: Drawn on U.S., Canadian, Puerto Rican or U.S. Virgin Islands bank (points to AMERICAVEST, AmericaWest of Texas, N.A., Houston, TX)
- For Manual MICR Entry: Use these numbers from left to right for MICR ID (points to ⑆ 3000003⑆ 0445⑆ 4664658⑆)
- This information must be written on the check: TeleCheck Number / Clerk's Initials / Approval Code (points to 497)
- Check Number: (points to 0445)
- Date: MO/DAY/YR (no pre- or postdates) (points to Mar. 31 2002)
- First Party: Payable to subscriber (points to California Dresses Unlimited)
- Amount: Figures and words must agree (points to \$ 216.60 and Two Hundred Sixteen and 60/100 Dollars)
- Signature: Must reasonably correspond to the name imprinted on the check (points to Madeline Stone)
- Company Check: Signature will differ from imprinted name (points to the check)

Note: Any alterations to the check must be made and initialed by the check writer

**SALE** Use this function to authorize a check.

IDLE PROMPT	Press <b>Check</b>
SALE    CLOSE    REPORT	Press <b>Sale</b>
INSERT CHECK	Insert check into checkreader or key MICR/Routing number and press <b>Enter</b>
CHECKNUMBER	Key check number and press <b>Enter</b>
PERSONAL CHECK? YES    NO	Press <b>No</b> if the check is not a personal check or Press <b>Yes</b> if the check is a personal check
ENTER SALE AMOUNT \$0.00	Key amount of check and press <b>Enter</b>
TERMINAL MAY PROMPT:	<ul style="list-style-type: none"> <li>- Verify amount and press desired option Yes/No</li> <li>- Swipe or enter the DL/ ID type and press <b>Enter</b></li> <li>- State ID code number and press <b>Enter</b></li> <li>- Date of Birth (MMDDYYYY) and press <b>Enter</b></li> <li>- Social Security and press <b>Enter</b></li> <li>- Home phone and press <b>Enter</b></li> <li>- Home ST address and press <b>Enter</b></li> <li>- Zip code and press <b>Enter</b></li> <li>- Invoice number and press <b>Enter</b></li> <li>- Clerk ID number and press <b>Enter</b></li> </ul>
KEEP CHECK FOR DEPOSIT APPROVED 0000	If approved, write four-digit approval code and TeleCheck subscriber number on check and keep for deposit (be sure to follow all Warranty Requirements). Press <b>Clear</b> to return to idle prompt
RESPONSE CODES XXXX	For non-approved transactions see the "response codes" section

**FD SERIES  
QUICK REFERENCE GUIDE  
THE TELECHECK®  
CHECK CASHING WARRANTY**

