

### 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.

### ECA® RESPONSE CODES

Approved 1234

Approved transactions are assigned a four-digit code.

For Electronic Checks: Approval code is printed on receipt.

For Paper Checks: Approval code may be written on check.

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

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 approve 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 acceptance 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

### ECA® REQUIREMENTS

Non-face to face check transactions cannot be processed as ECA. The customer must be present. This would include checks mailed to the merchant for payment of goods or services.

### 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	19 Business Check	76 Australia, Guam or New Zealand
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### VOID A CHECK TRANSACTION

Use this function to void a transaction that is in the current batch.

IDLE PROMPT Press **Check**

SALE CLOSE REPORT Press **Edit**  
BACK EDIT MORE

<TRANS TYPE> ##### Press **Edit**  
CLK #####  
APP ##### \$\$. \$\$  
CHECK #####  
PREV EDIT NEXT

<TRANS TYPE> ##### Press **Void**  
CLK #####  
APP ##### \$\$. \$\$  
CHECK #####  
AMOUNT VOID

VOID TRANSACTION? Press **Yes**  
YES NO

DIALING... Press **Clear** two times to return to idle  
VOID COMPLETE prompt

### Recommended Check Acceptance Guidelines:

For non-ECA transactions: 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.

This information must be written on the check:  
TeleCheck Number / Clerk's Initials / Approval Code

Labels and instructions for the check image:

- Name:** Imprinted by check manufacturer; no starter checks
- Address:** Physical address; if P.O. Box, write in full address
- Phone Number:** Home or business with area code; may be handwritten
- Financial Institution:** Drawn on U.S., Canadian, Puerto Rican or U.S. Virgin Islands bank
- For Manual MICR Entry:** Use these numbers from left to right for MICR ID
- Check Number:** 0445
- Date:** MO/DAY/YR (no pre- or postdates) Mar. 31 2002
- First Party:** Payable to subscriber
- Amount:** Figures and words must agree \$ 216.60
- Signature:** The signature must reasonably correspond to the name imprinted on the check
- Company Check:** Signature will differ from imprinted name

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

NOTE: SOME PROMPTS MAY VARY BASED ON THE TERMINAL SETUP.

**SALE** Use this function to authorize or capture a check transaction for settlement if ECA processed.

IDLE PROMPT	Press <b>Check</b>
SALE CLOSE REPORT	Press <b>Sale</b>
INSERT CHECK	Insert check in the check reader or enter MICR data manually 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
PRODUCT TYPE? PAYIT ECA	Press <b>Payit</b> if it's a Payit transaction Press <b>ECA</b> if it's an ECA transaction
ENTER SALE AMOUNT \$0.00	Key amount of check and press <b>Enter</b>
TERMINAL MAY PROMPT:	- Verify amount and press desired option Yes/No - Swipe or enter the DL/ ID type and press <b>Enter</b> - State ID code number and press <b>Enter</b> - Date of Birth (MMDDYYYY) and press <b>Enter</b> - Social Security and press <b>Enter</b> - Home phone and press <b>Enter</b> - Home ST address and press <b>Enter</b> - Zip code and press <b>Enter</b> - Invoice number and press <b>Enter</b> - Clerk ID number and press <b>Enter</b>

PRINT CUSTOMER RECEIPT? YES NO	A merchant receipt will print if the sale is approved for ECA. Have the check writer sign the receipt and then Press <b>Yes</b> to print customer receipt. Use "VOID" stamp to deface the front of the check and return the check to the customer. Retain signed merchant receipt for your records.
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(Note: The FD200 can automatically deface the check without using a stamp.)

If the check writer refused to sign the receipt, the ECA transaction must be "VOIDED" from the check batch and the merchant must keep check for deposit.

A receipt will NOT print if the check is not ECA eligible. If approved only for paper processing, write the four-digit approval code and TeleCheck subscriber number on check and keep for deposit (be sure to follow all "Recommend Check Guidelines" on back). For non-approved transactions, see "Response Codes" section

**Review A Check Transaction or Check Totals.** Use this function to review check transactions or totals in the batch.

IDLE PROMPT	Press <b>Check</b>
SALE CLOSE REPORT	Press <b>Report</b>
VIEW TOTAL DETAIL CLERK	Under the View tab touch the desired report.
TERMINAL MAY PROMPT: ENTER TRANS # ENTER CLERK ID	Key trans # or clerk number and press <b>Enter</b> . Press the < or > keys to scroll through transactions.

**Print Batch Report** Use this function to print out a detail report of all the transactions in the current batch (transactions that have not yet been settled).

IDLE PROMPT	Press <b>Check</b>
SALE CLOSE REPORT	Press <b>Report</b>
PRINT TOTAL DETAIL CLERK	Under the Print tab touch the desired report
TERMINAL MAY PROMPT: ENTER INVOICE# ENTER CLERK ID	Key invoice or clerk number and press <b>Enter</b> .
PRINT TOTAL DETAIL CLERK	Press <b>Clear</b> two times to return to idle prompt

**Reprint** Use this function to reprint any transaction in the current batch.

IDLE PROMPT	Press <b>Check</b>
SALE CLOSE REPORT BACK EDIT MORE	Press <b>More</b>
REPRINT BATCH UNLOCK DELETE BATCH	Press <b>Reprint</b>
ENTER TRANS #	Key trans # and press <b>Enter</b> or press <b>Enter</b> for last transaction.
PRINT CUSTOMER RECEIPT? YES NO	Press <b>Yes</b> to print customer receipt.
REPRINT BATCH UNLOCK DELETE BATCH	Press <b>Clear</b> two times to return to idle prompt

**SETTLE** Use this function at the end of each day to settle the batch for merchant funding.

IDLE PROMPT	Press <b>Check</b>
SALE CLOSE REPORT	Press <b>Close</b>
TOTALS CORRECT? \$\$\$ \$\$ YES NO	Press <b>Yes</b> to confirm close
TELECHECK BATCH CLOSE COMPLETE	Press <b>Clear</b> to return to idle prompt

## FD SERIES QUICK REFERENCE GUIDE

THE TELECHECK® ECA® VERIFICATION  
SERVICE WITH TRS COLLECTIONS SERVICE

