

Technical Document

Clover[®] Check Acceptance

Merchant Guide



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Introduction

Welcome! You have joined over 369,000 merchants and financial institutions that rely on TeleCheck® to make their business transactions safer and more profitable. Only TeleCheck gives you proprietary access to our comprehensive data and best-in-class fraud prevention tools, backed by our industry-leading expertise.

The materials and information inside this guide are designed to help you get started and understand your Clover Check Acceptance (TeleCheck) service(s). We ask that you review the guide carefully to help ensure you are receiving the full benefits of your TeleCheck service. The information contained within this Merchant Guide can help you avoid or reduce returned checks and lower your overall processing expenses.

If you or your customers should have questions about TeleCheck or TRS Recovery Services, visit telecheck.com. Our website provides information about the benefits of your Check Acceptance service and information on how your customers can help prevent check fraud.

Again, welcome and thank you for your business. We're here to help make every transaction easy, fast and secure for you – and for your customers.

TeleCheck Merchant Services

Merchant Guide Contents

Each section of this Merchant Guide is an important component to training and processing. Please make sure you examine and read through all the materials found in this Merchant Guide before you begin processing transactions.

If you have any questions about the information provided here, please call Merchant Services at 1-800-366-1054.

State Return Check Fee Notification

State law requires the State Return Check Fee Notice be placed in a prominent and conspicuous area for your check writer at the point-of-sale (POS) and/or drop

box location. If you are processing Check Acceptance In-Person on a Clover device, this requirement is satisfied during the first step of the transaction process, where the check writer is required to sign the screen.

If you are using our In-Person service, you must also provide written notice to the check writer for their records. This is accomplished by providing the Check Acceptance receipt to the check writer that contains the notice language.

See In-Person Receipt Requirements process on page 7 of this Guide.

See By Mail/Drop Box Consumer Notice process on page 9 of this Guide.



TeleCheck Decals

TeleCheck's comprehensive database is widely known throughout the U.S.

Place this sticker in your front window so customers know you welcome checks



Test Checks

Test checks are used to test your Check Acceptance service during training.

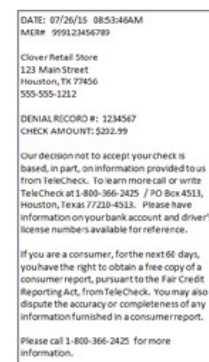


Keep them in a safe place in the event you should need to test or upgrade your service in the future.

Consumer Decline Receipt

Provide a decline receipt to each check writer whose check has been declined based on information received from TeleCheck. The information on this receipt will tell your customer how to contact TeleCheck to discuss the decline.

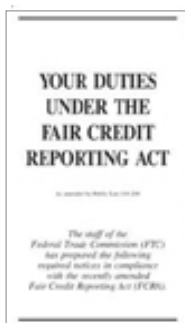
For your own protection and the privacy protection of your customer, you should not discuss the decline with the customer or speculate as to the reason for decline.



Fair Credit Reporting Act Pamphlet

The Fair Credit Reporting (FCRA) pamphlet explains certain parts of the FCRA that pertain to your Check Acceptance (TeleCheck) service and your Service Agreement.

Familiarize yourself with this information and keep this link in a handy location for easy reference.



Warranty Request Forms

Use this form to submit returned paper checks to TeleCheck for warranty reimbursement (does not apply for verification/settlement service).

Submitted items must meet all the criteria set forth in your TeleCheck Service Agreement, either alone or as modified by applicable addenda.



See **Warranty Submission and Reimbursement** process within this guide.

Important Phone Numbers

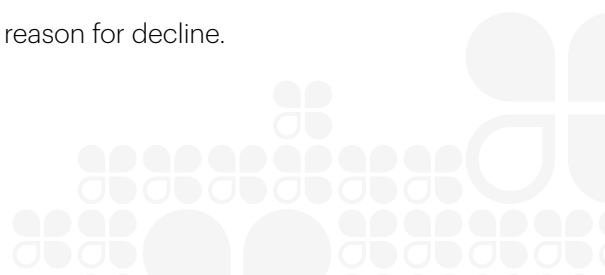
Your TeleCheck Merchant Identification (MID) Number:

(Write your MID number in the space above)

You will need this number any time you communicate with TeleCheck.

Department	Telephone	Hours of Operation
Call Center and Authorizations Operator Assisted Calls A fee is incurred for non-terminal-prompt calls placed to the Call Center	1-800-366-5010	24 Hours a Day 7 Days a Week
Clover Support General Support/Training	1-855-853-8340	24 Hours a Day 7 Days a Week
Merchant Services Product and Service Support, Funding Reports, Supplies	1-800-366-1054	Monday-Friday 7:00 a.m.–7:00 p.m. CST
TRS Recovery Services Collections	1-800-366-1054	Monday-Friday 7:00 a.m.–7:00 p.m. CST
Check Writer Services Consumer Support	1-800-366-2425	24 Hours a Day 7 Days a Week

Remember, do not discuss a decline with the customer or speculate as to the reason for decline. Instead, please have your customer call TeleCheck.



Getting Started

Training on the Use of Your Clover Check Acceptance (TeleCheck) Service

Call Clover Support and one of our knowledgeable installers will provide training over the phone.

Make sure to have your TeleCheck Merchant ID Number (MID) available to enable setup and proceed quickly.

1-888-853-8340.

The Automated Clearing House Network (for Clover Check Acceptance In-Person and By Mail/Drop Box)

In-Person and By Mail/Drop Box transactions are processed electronically through the Automated Clearing House Network. Rules concerning the use of this network have been established by the National Automated Clearing House Association (Nacha). If you have subscribed to our Check Acceptance In Person or By Mail/Drop Box product, your contract with TeleCheck requires that you comply with Nacha rules, to the extent applicable to your operations. You will want to familiarize yourself with these rules to understand how they affect your check transaction processing.

Quick Reference Guide (QRG)

QRGs are designed to help you navigate through the installation and use of the Clover Check Acceptance app and to make sure you obtain the required information necessary to qualify possible returned items for warranty.

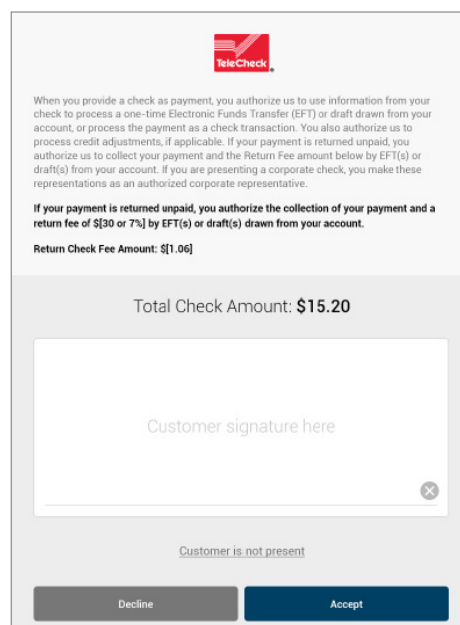


This guide will help you to understand TeleCheck response codes, acceptable IDs, product specific instructions and contact information for merchant and consumer support.

Receipt Requirements for In-Person Services

In accordance with all Nacha rules governing electronic funds transfers (EFTs) and drafts, you:

- Must, in all instances, have been expressly authorized by the check writer (evidenced by their signature) for electronic conversion and debiting of the account
- Must VOID (deface) the front side of the check and hand the voided check back to your customer after you have received an approval response from TeleCheck



Receipt Retrieval for In-Person Services

Nacha requires that if you have signed a contract with TeleCheck to process checks using the Check Acceptance service, you must retain all Check Acceptance receipts for a minimum of two years from the date of the transaction in an easy-to-retrieve manner. If you have a Clover device, TeleCheck will store all Check Acceptance receipts for you.

If you are processing transactions on a non-Clover device, TeleCheck may send a request to you in writing for the following:

- A copy of the signed receipt from the location that processed the Check Acceptance In-Person paper transaction
- That location will have seven days to fax a copy of the signed Check Acceptance In-Person paper receipt in question to TeleCheck

Note: Failure to comply with the Check Acceptance (TeleCheck) Receipt Request may result in the item being charged back to you. If you have questions regarding a chargeback or need the fax number to send TeleCheck a copy of the Check Acceptance (TeleCheck) receipt, please call Merchant Services at 1-800-366-1054.

Check Retention and Consumer Notice for By Mail/Drop Box Service

For Check Acceptance By Mail/Drop Box, the merchant will need to retain the original check in a secure location for at least 60 days or longer, before destroying. Nacha Rules state that for an ARC transaction, the Originator (merchant) must maintain the original or a copy of the face of the check for two years from Settlement Date and provide it within 10 banking days if requested.

If you are subscribing to the Check Acceptance By Mail/Drop Box service, you are required to notify your customers that their mailed-in and/or dropped off check payment(s) will be electronically converted. If you do not properly notify your customer of the electronic conversion, the conversion is unauthorized and could result in a chargeback. There are two ways notification can be accomplished:

For Customers Who Drop Off Check Payments in Dropbox:

- You are required to post the State Return Check Fee Language posted at merchants.fiserv.com/en-us/customer-center/merchants/telecheck-returned-check-fees/ at each Dropbox area so check writers can easily read them

For New or Existing Customers Who Mail-In Check Payments Responding to a Statement/Invoice:

- You are required to amend your statement or invoice with the language posted at merchants.fiserv.com/content/dam/firstdata/us/en/documents/pdf/Consumer-Notification-Language.pdf
- For existing customers who have already signed a contract with you, either an amended contract or separate contract addendum must be mailed to your customer for them to sign authorizing their check payments to be electronically converted and returned to you

Check Retention and Consumer Notice for Specialty Items

For Specialty Items, the merchant will need to retain the original item in a secure location for at least 60 days and then destroy. If the bank was to return the image for any reason, TeleCheck will request that the original item be deposited at the bank.

Warranty Submission and Reimbursement (for Paper Checks Deposited With Your Bank)

Checks you submit for warranty reimbursement must meet all the criteria set forth in your TeleCheck Service Agreement, either alone or as modified by applicable addenda.

Most of these items from the check lists below will have already been obtained by cashiers at the point of sale. Please review each check prior to warranty submission to make sure each check reflects all required data points.

Does not apply for Verification/Settlement accounts.

Warranty Requirements

TeleCheck will reimburse Subscriber one item, up to the Warranty Maximum, per Warranty Service Business Transaction which meets all of the following applicable requirements and Subscribers represents and warrants with respect to all Warranty Service Business Transactions submitted to TeleCheck for processing under the Agreement the following applicable representations:

- The check must be a first-party check drawn on a United States, Canadian, Puerto Rican or U.S. Virgin Islands financial institution and must be made payable to Subscriber. The name of the individual or company must be imprinted or typed on the check by the check manufacturer. If P.O. Box is used or address is not imprinted by the check manufacturer, a physical address description must be written on the check according to Operational Procedures
- Subscriber received a completely filled-out paper check from the consumer
- Subscriber shall have made an inquiry to TeleCheck in strict accordance with Operational Procedures and Subscriber must have obtained a TeleCheck Approval Code
- TeleCheck Subscriber Number, check writer's telephone number (including area code), a physical address description, identification type and number and TeleCheck Approval Code must all be printed or written on the check for Warranty Service Business Transactions
- The Warranty Service Business Transaction represents an obligation of the person who is presenting the respective Warranty Service Business Transaction and the respective transaction is for merchandise actually sold or rented or service actually rendered for the actual price of such merchandise or services (including tax and shipping) and does not involve any element of credit for any purpose
- The signature and physical description of the check writer or consumer on the check must reasonably correspond to any signature and description contained in the piece of identification; the signature in the signature block on the check must not be substantially different from the name imprinted on the check
- The date of the check must accurately coincide with the date of the inquiry call to TeleCheck and the date the transaction actually occurred (no pre- or post-dated checks)
- The amount of the check entered into the TeleCheck system and the amount shown in words and figures on the check must all agree exactly
- The paper check must have been deposited in Subscriber's financial institution account and received by TeleCheck for purchase within thirty (30) days of the date of the check
- Subscriber must have contacted TeleCheck for a single TeleCheck Approval Code on only one check per Warranty Service Business Transaction
- Subscriber has no reason to question or have notice of any fact, circumstance or defense that would impair the validity or collectability of the consumer's obligation or relieve the consumer from liability

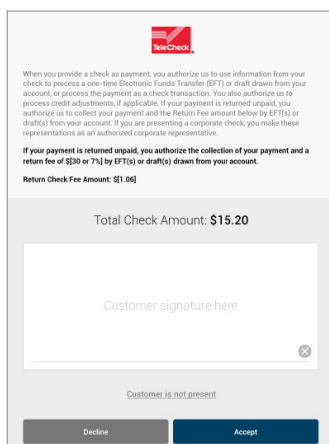
Warranty Submission

When you have a check to submit for Warranty Reimbursement, please make sure of the following:

- If submitting a “substitute check”, the check must be compliant with the Check 21 Act (12 USC Sec 5001-5018) and Regulation CC (12 CFR 229)
- Cannot be a photocopy or fax of the check
- Must not have been preceded by a decline code that was not officially overturned by TeleCheck prior to issuance of an approval code
- Must be accompanied by a completed Warranty Submission form that contains
 - Merchant MID or TeleCheck Subscriber number
 - Merchant name
 - Total number of checks included in the submission stated
 - Total dollar amount of the checks submitted stated
 - Date you are mailing the checks stated
 - A signature of your representative authorized to submit the checks for warranty

Mailed to (by either you or your bank):

TeleCheck® Attn: Check Processing
 P.O. Box 8849
 Coral Springs, FL 33075



When you provide a check as payment, you authorize us to use information from your check to process a one-time Electronic Funds Transfer (EFT) or draft drawn from your account, or process the payment as a check transaction. You also authorize us to process credit adjustments, if applicable. If your payment is returned unpaid, you authorize us to collect your payment and the Return Fee amount below by EFT(s) or draft(s) from your account. If you are presenting a corporate check, you make these representations as an authorized corporate representative.

If your payment is returned unpaid, you authorize the collection of your payment and a return fee of \$30 or 7% by EFT(s) or draft(s) drawn from your account.

Return Check Fee Amount: \$1.00

Total Check Amount: **\$15.20**

Customer signature here

Customer is not present

Decline Accept

Warranty Submission and Reimbursement (for Check Acceptance In-Person and By Mail/Drop Box)

Returned electronic items are automatically received by TeleCheck. You will not have to manually submit these items for warranty review. A receipt will automatically generate and populate most of what is needed to review the payment item for warranty eligibility. Keep in mind, however, that while electronic processing removes a lot of manual steps to warranty submission, to be eligible for warranty, an electronic transaction:

- Must in all instances, have been expressly authorized by the check writer (evidenced by their signature) for electronic conversion and debiting of the account
- Must be for the sale of goods and services that are sold and delivered on the same date the check is written
- Must not have been preceded by a decline code that was not officially overturned by TeleCheck prior to issuance of an approval code

Chargebacks

Chargebacks are electronic items that TeleCheck originally paid but later charged the item back to you. Typical reasons behind chargebacks are:

- Merchandise is returned by the check writer
- An item is submitted in duplicate (that is, electronic and paper)
- Stop pay on a check for dispute over goods or services

Sample TeleCheck® Funding Statement

- Check(s) are for “split sales” -- a single sale that has been paid for with several checks
- Transaction later reveals evidence of fraud
- Transaction later reveals circumstances that would have reasonably indicated to a merchant at the time of the sale or before the sale finalizes that the check was or could be the product of fraud

For questions regarding chargebacks, please call Merchant Services at 1-800-366-1054.

Your Funding Statement (Check Acceptance In-Person and By Mail/Drop Box)

Your Check Acceptance funding statement provides a quick way to reconcile your electronic transactions to your bank statement.

Funding statements can be delivered by e-mail or Client Line. The Funding Statement reports:

- Exception Activity – This section lists your electronic transactions that have not been funded. This typically occurs when a batch has not been properly closed. Call Merchant Services at 1-800-366-1054 for assistance in funding these transactions
- Funding Activity – This section combines your bank, debit/credit and adjustment activity
 - Bank Activity – This section lists the total electronic credits and debits for each MID that receives funding
 - Debit/Credit Activity – This section provides details of your electronic check transactions and can be reported by day, product, clerk/agent ID, terminal, batch or location
 - Adjustment Activity – This section lists electronic transactions that were adjusted per your request
- Informational Activity – This section is designed to notify you of electronic transactions that could potentially be charged back

TeleCheck Funding Statement										Report Date: MM/DD/YY	
MERCHANT NAME										Page 1 of	
Date Range (By Day, Week or Month)											
1 Exception Activity Please call (800)366-1054 if you have exceptions that require funding.											
Type	Store #	TeleCheck Trace #	Merchant Reference #	Check #	Check Date	Debit Amount	Credit Amount				
OPEN SALE	12345678	140036000000001493555	01007488366001555	123	09/06/2009		\$60.25				
OPEN SALE	12345678	140036000000001497777	01007488366001777	456	09/06/2009		\$155.25				
Total Exceptions:							2	\$215.50			
Banking Activity Summary										Funding Activity	
Processed Date	Settlement ID	Funding Trace #	Company Name	Funding Account	Effective Date	Debit Amount	Credit Amount				
09/05/2009	12345678	140036000000001491087	Merchant Store Number 1	*****2883	09/05/2009		\$122.08				
09/05/2009	12345678	140036000000001491094	Merchant Store Number 1025460	*****2883	09/06/2009		\$183.79				
Total							2	\$305.87			
Debit / Credit Activity by Day											
Day	TeleCheck Trace #	Merchant Reference #	Check #	Check Date	Proc Date	Store #	Debit Amount	Credit Amount			
Funding Trace # 149036000000001491087											
09/05/2009	1400310000001346035169	01025023345001001	5240	09/04/2009	09/05/2009	1		\$50.15			
	1400310000001346179202	01025023345001002	1508	09/04/2009	09/05/2009	1		\$27.78			
	1400310000001346213355	01025023345001003	2110	09/04/2009	09/05/2009	1		\$29.28			
	1400310000001346769560	01025023345001004	1054	09/04/2009	09/05/2009	1		\$53.91			
	1400310000001346971419	01025023345001005	8284	09/04/2009	09/05/2009	1		\$50.96			
Total by							1	\$122.08			
Adjustment Activity											
Store #	TeleCheck Trace #	Merchant Trace #	Check #	Adjust Date	Check Date	Orig Proc Date	Product Code	Debit Amount	Credit Amount		
01010101	1400310000001063474194	G14577811	1069	08/05/2009	08/19/2009	08/20/2009	ECA	\$32.99	\$0.00		
01010102	1400310000001063476754	877542Y01	1358	08/05/2009	08/20/2009	08/21/2009	ECA	\$35.89	\$0.00		
Total Adjustments:								\$68.88	\$0.00		
Informational Activity											
Type	Store #	TeleCheck Trace #	Merchant Reference #	Check #	Check Date	Return Date	Sched Proc Date	Debit Amount	Credit Amount		
Paid Ret	SACRAMENTO	14003600000000009917192	123456A01	1244	08/16/2009	9/05/2009	9/06/2009	\$45.87	\$0.00		
Paid Ret	PHOENIX	14003600000000009918417	1245648P3	5295	08/22/2009	9/05/2009	9/06/2009	\$62.23	\$0.00		
Paid Ret	ARLINGTON	14003600000000009917189	1248871D9	198	08/19/2009	9/05/2009	9/06/2009	\$18.72	\$0.00		
Paid Ret	NEW YORK	14003600000000009918059	Y6331247A	1479	08/18/2009	9/05/2009	9/06/2009	\$29.41	\$0.00		

Questions About Funding

Any other questions about funding can be directed to Merchant Services at 1-800-366-1054.

How to Read Your Clover Check Acceptance (TeleCheck) Invoice

1. Your Name and Address
2. Remittance information
3. Details of Charges (see Glossary of Terms)
4. Check Activity Summary

TeleCheck Services, Inc. P.O. Box 17310 Denver, CO 80217-0310		If you have any questions regarding this invoice, please call 1-800-366-1054. Written Correspondence must be directed to: TeleCheck/Subscriber Services P.O. Box 4514 Houston, Texas 77210-4514 Or email, customer.service@telecheck.com	
BILLING PERIOD: 01-OCT-2002 THRU 31-OCT-2002 INVOICE NUMBER: xxxxxxxxxx TELECHECK NUMBER: xxxxxxxxxx AMOUNT DUE: \$58.70		Amount Enclosed \$ Please return this portion with you payment. Finance charge of 5.55% per month on unpaid balance. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	
COMPANY NAME ATTN: CONTACT NAME 222 SOUTH MAIN ST HOUSTON 77056		BILLING PERIOD: 01-OCT-2002 THRU 31-OCT-2002 INVOICE NUMBER: xxxxxxxxxx CUSTOMER NAME: COMPANY NAME TELECHECK NUMBER: xxxxxxxxxx	
TeleCheck Services, Inc. P.O. Box 17310 Denver, CO 80217-0310			
DESCRIPTION	BALANCE FORWARD	CHARGES	TOTALS
			\$XX.XX
	POINT OF SALE EQUIPMENT FEES	XX.XX	
	PROCESSING FEES	XX.XX	
	XX CHECK INQUIRES @ xx-xx OR XX CENTS	XX.XX	
	XX TRANSACTIONS @ XX	XX.XX	
	X CUSTOMER REQUESTED OPERATOR CALLS @ XX	XX.XX	
	MINIMUM CHARGE	XX.XX	
	CURRENT MONTH CHARGES		XX.XX
	BALANCE DUE		\$XX.XX
CHECK ACTIVITY			
	XX CHECKS PURCHASED TOTALING	\$XX.XX	
	XX OUT OF AREA SALES TOTALING	\$XX.XX	
	XX CHECK DECLINED SAVINGS	\$XXXX.XX	
BALANCE FORWARD	PAYMENTS	CURRENT	30 DAYS
\$XX.XX	\$X.XX	\$X.XX	\$X.XX
			60 DAYS
			\$X.XX
			90+ DAYS
			\$X.XX
			BALANCE DUE
			\$XX.XX

If you have any questions about your Invoice, please call Merchant Services at 1-800-366-1054

Glossary of Invoice Terms

Monthly Fees

- Check Inquiries – The dollar volume and number of checks processed
- Minimum Charge – Contractual minimum fees. This amount applies in lieu of and only in the event the contractually-agreed-to minimum number of check inquiries is not received
- POS Support Fee – For point-of-sale support services
- Processing Fee – Merchant’s account handling
- Sales Tax – Per state and local requirements
- Transactions – Total number of checks or account authorizations received by TeleCheck

Non-Recurring Fees

- Membership Fees – A per-location fee for new location set-up
- Customer Requested Operator Calls (CROC) – Merchant-initiated calls made to the TeleCheck’s interactive voice response system other than those prompted by a POS terminal
- Swap Fee for POS Replacement – Charge for equipment replacement

Warranty

- Reimbursement – Returned checks you submit to TeleCheck for warranty reimbursement. Submitted items must meet all the criteria set forth in your TeleCheck Services Agreement, either alone or as modified by applicable addenda
- Non-Compliance Item – An item submitted for warranty research that does not meet TeleCheck warranty requirements asset forth in your service agreement



Account Adjustments

- Credits – Credits paid to Merchant by TeleCheck
- Chargeback – Items previously warrantied and paid by TeleCheck that are reassigned to Merchant because of warranty ineligibility. Refer to your service agreement for a complete list of reasons for chargebacks
- Paid at Store – A payment, payment arrangement or reassignment made directly to a Merchant for a bad check after the check has been submitted to TeleCheck for warranty
- Recovery Processing Fee – A charge for the processing of a Good willed Item. Refer to your service agreement to learn more about Good willed Items

Changes to Your Account

Please notify TeleCheck Merchant Services at 1-800-366-1054 to report changes to your account. Depending on the type of charge, you may be asked to submit the change request in writing. At that time, you will be provided with a fax number or mailing address to complete your request.

Changes that must be reported:

01. DDA (Checking Account) changes for funding
02. Legal name or company structure
03. Change of ownership
04. Address for invoicing/headquarter relocation
05. Physical address of any location
06. Funding report destination
07. Preferred method of report delivery (for electronic products only)
08. Company's name change (change of d/b/a or otherwise)
09. Telephone and/or fax number
10. Email address
11. Change of personnel authorized to conduct business with TeleCheck
12. Store management contact information

Avoiding Fraud

Your first line of defense against check fraud is a careful examination of the check and the check writer's identification.

A merchant's failure to reasonably review transactions for potential fraud could result in a denial of warranty. For these reasons, TeleCheck asks that you incorporate the following steps into your check acceptance process:

Examine the Physical Check

- Is the Payee or Dollar Amount area damp? Signs of wetness around the Payee or Dollar Amount areas of a check could be evidence of chemical washing applied to change handwriting
- Is a check edge perforated? Checks printed by a bona fide check printer will have at least one perforated edge
- Is the MICR line smooth? The bank routing number and account number (the "MICR line") should be smooth. Raised edges could signify alteration
- Has the MICR line been obliterated? Writing over or across the MICR line could signify a potential problem
- Does the check signature match the ID signature? It should

Examine the Check Writer Identification

- Does the check writer look like the photo on his/her ID?
- Does the check writer appear to be the age stated on his/her ID?
- Is the ID smooth to the touch? It should be
- Has the ID expired? It should be current
- Does the personal information on check and ID match? It should
- Does the check signature match the ID signature? It should

Use Reasonable Caution in Accepting checks

- Do not reattempt to obtain an approval for a check that has received a decline code
- Do not accept multiple check payments from a consumer for a high-dollar purchase. "Split-sale" checks are non-warrantable
- Do not accept a check writer's payment from an alternate checking account if TeleCheck declined their initial check transaction
- Above all, do not ignore anything that reasonably indicates a check might be fraudulent

Please remember that these checklists do not constitute a complete and comprehensive listing of the fraud techniques you may encounter, and failure to use reasonable precautions to identify and refuse to accept a check that appears fraudulent could impact the warrantability of that check.

Additional Clover Check Acceptance Products and Services

In-Person	Converts paper checks into electronic items at the point of sale and automatically deposits the funds directly into the client's bank account. *available on Clover
Specialty Items	A point-of-sale or back-office solution that authorizes and electronically settles Money Orders, Insurance Checks, Cashier's Checks or Travelers checks via image (Check 21) that are dropped off, mailed in or presented face to face. This is a Settlement-only process. Warranty is not available. Must be used with In-Person or By Mail/Drop Box Services. *available on Clover
By Mail/Drop Box	This is a back office solution for mailed-in or drop-box payments that authorizes and electronically settles Personal, Business and Corporate checks. *available on Clover
Online	Enables eCommerce clients to offer consumers a broad-reaching, on-line, low-cost payment alternative to credit/debit. This real-time approval and payment solution can improve operational efficiencies and may increase revenue by offering stronger fraud protection, quick funding and low-cost integration.
Mobile App	This app enables mobile clients to process checks electronically virtually anywhere using their smartphone or tablet.
Recurring Payments	Enables you to safely process check payments online on behalf of the customer. Ideal for delivery environments or other situations where consumer presents paper check that merchant wishes to process online or for applications such as recurring bill payments.

TeleCheck Collections Powered by TRS Recovery Services, Inc.

Subscribing to the collection services offered by TRS gives you access to the experience and expertise of collection professionals who will design and implement a collection solution that is custom tailored to meet your company's needs. This benefit is offered in addition to standard TeleCheck services. Before submitting any NCI request for collection, please consult your service agreement to verify whether you have subscribed to this service. If not, and you would like to subscribe to the service, contact Merchant Services at 1-800-366-1054 to have this benefit added to your services for an additional charge.

Non-Compliant Items

What Is a Non-Compliant Item?

A Non-Compliant Item (NCI) is an item submitted for warranty research that does not meet TeleCheck warranty requirements as set forth in your service agreement. In order to ensure that your items are not returned as NCIs, you will want to know, understand and comply with all warranty requirements. These requirements are set forth in complete detail in your TeleCheck Service Agreement and appear above under the Warranty Submission and Reimbursement section of this booklet.

What Can You Do if a Check Is Rejected as an NCI?

Sometimes a warranty submission will return as an NCI because it is missing a piece of information such as a phone number, approval code or TeleCheck Merchant ID number. After you receive the check back, you can insert the needed information and resubmit the item back to TeleCheck for reimbursement, if still within the applicable time frame. If this isn't possible, you may opt to have these non-compliant items professionally collected through TeleCheck affiliate, TRS Recovery Services, Inc. (TRS).

Submitting NCI Items to TRS for Collections

Checks that received an approval code from TeleCheck and have been returned by your customer's financial institution, but have otherwise failed to meet a warranty requirement, should be sent to the following address (please provide this forwarding information to your bank if it sends returned checks on your behalf):

NCI Placements: TeleCheck Services, Inc. TRS Front
Audit
Merchant ID # _____
P. O. Box 173669
Denver, CO 80217

TRS Funding

There are three options for receiving funding credit for collected items:

1. Electronic delivery of funds via ACH – You will receive your TRS statement at the same time your point-of-sale transactions are funded, at no additional charge
2. Physical Check – There is an additional fee for this option and it is available only with the Clover Check Acceptance In Person product. If you choose to receive TRS funding via a physical check, you will receive a TRS Invoice Summary detailing collection payments received and the amount due to you
3. NetFunding – TRS detailed collections reporting can be included in your Clover Check Acceptance (TeleCheck) Invoice and netted against the balance owed

If you wish to change this TRS funding option, please call Merchant Services at 1-800-366-1054.

Payments Made at Stores

Occasionally, check writers that owe a check debt will come to your store seeking to make payment on the returned item. If this occurs, first encourage them to pay TRS directly. However, if the check writer prefers to pay you directly, you may accept payment and promptly report the paid debt to TRS. Prompt reporting is necessary to comply with both federal and state law.

Collection of any check-related fees should also be reported to TRS.

To report payments made at stores, have your MID# ready and contact: 1-800-366-1054.

Note: Paid-at-Store items that have been previously paid as warrantied items will be charged back to you (see Chargeback process herein).

Fiserv: A Global Leader in Electronic Commerce

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