



Checks Demand

POWERED BY GETI

GETI Introduction

- GETI is your new Check Provider
- Our Corporate office is located in Ft. Walton Beach, Florida.
- Owned by Sage Software based in London.
- In business since 1998 with a staff of over 80 employees
- Boarding approximately 2,000 new merchants per month
- A leader in value added check and gift & loyalty solutions.

“Our goal is never to jeopardize your bankcard merchant relationship.”

We take great pride in our service and support and will always do what we can to assist our partners.





Why Sell Check and ACH Services?

- Ability to offer lower cost efficient payment solutions to clients
- Opportunity to earn substantial residual profit streams
- Increase merchant retention and profit from your portfolio
- Potential equipment upgrades and imager or reader sale
- Differentiate yourself and offer more than bankcard services alone
- Diversify and adapt new selling techniques to gain new business
- Build more value with your clients by offering cutting edge solutions



Check Programs





Check Conversion with Guarantee:

Verification, Conversion and Guarantee

- CHECK READER AND IMAGER IS REQUIRED.
- FUNDING TIME IS 48-72 HOURS.
- PLEASE USE THE CHECK CONVERSION MERCHANT APPLICATION LOCATED ON YOUR “FORMS” SITE.

Check Conversion –

Check Verification, **NO** Conversion and Guarantee
Check must be manually deposited by merchant.

- NO CHECK READER OR IMAGER IS REQUIRED.
- FUNDING TIME IS 30 DAYS AFTER WE RECEIVE THE CHECK FROM THE MERCHANTS BANK.
- BANK AUTHORIZATION FORM REQUIRED.



Check Conversion with Guarantee

For face-to-face transactions, Check Conversion with Guarantee enables merchants to process checks electronically.....just like a credit card.

**Check Conversion
with Guarantee:**

For Face-to-Face Transactions where customer is present environment. The check is verified by screening it through several databases and fraud detection systems. Once the check passes a sophisticated risk assessment it is authorized at the point of sale. The funds are then electronically deposited into the merchant's bank account in 2-3 business days. Eliminates the risk of accepting checks.

Guarantee is limited to:

Personal and Business/Doing Business As (DBA) Checks.

Funding Time:

Funds are deposited directly to the merchant bank account within 48 -72 hours.

Stop Payment Premium:

Stop Payment is offered to the Auto Repair, Motorcycle Repair, Motor Home Repair, Paint and Body Shops, Transmission Repair and Auto Glass Install/Repair. Must complete the Stop Payment Addendum. Additional .25% basis points charged. Imager is required.



“NO ACH” Response – Personal and Business Check Guidelines

Check Conversion with Guarantee does accept Business Checks at the Point of Sale.

NACHA has lifted the restriction on "Business Checks", however there are still some checks both Business and Personal that will be ineligible for the ACH Processing.

The host will make the determination of the checks' ability to be ACH processed and respond accordingly with a "NO ACH" response at the Point of Sale. **“NO ACH” is a valid authorization.**

The merchant will simply need to present the physical check for deposit, the funds are still guaranteed according to the terms of the contract.

Following are the Procedures:

If the Merchant receives a **“NO ACH”** response, then the transaction will not be able to be electronically converted “ACH’d”.

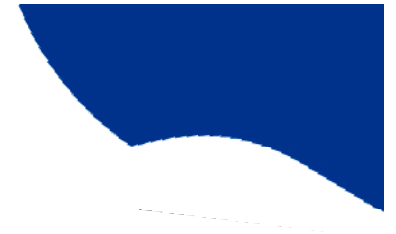
The merchant will then:

1. Write the approval code given for this transaction on the front top of the check
2. Write the State and Drivers License Number and
3. Write the Phone Number to include area code and have the customer initial the top.
4. The Merchant must physically deposit this check into their bank account that day or the next business day in order for GETI to honor if returned.

NOTE: Stipulations for guarantee should be met on the face of the check prior to manual deposit.

Should the manually deposited check be returned the financial instrument or an indemnified copy must be received at the check processor’s location within thirty (30) days of the date of authorization in order for this check to be guaranteed by GETI.

“GETI’s policy on Business checks is that they ARE acceptable, we have programmed our host to make the determination of eligibility based on NACHA regulations.”



Check Guarantee- No Conversion

Accept checks at the point of sale and enjoy the peace of mind guaranteed payment.

Check Guarantee: Check Guarantee is a check acceptance service that eliminates the risks of accepting paper checks. Verification and authorization are obtained at the point of sale for face-to-face transactions. Paper checks are then **manually** deposited into the bank and will be guaranteed if returned unpaid (if proper procedures are followed).
No Check Reader or Imager Required.

Verification: Offering the most powerful and comprehensive check verification system in the industry. The check writer and their account information are instantly screened through multiple databases and fraud detection systems.

Guarantee Funding: Verified checks will be guaranteed for reimbursement, thus assuring that each check will be paid. Merchant **physically** deposits the check at the bank with confidence that the check is guaranteed. No Conversion.

Stop Payment Premium: Stop Payment is offered to the Auto Repair, Motorcycle Repair, Motor Home Repair, paint and Body Shops, Transmission Repair and Auto Glass Install/Repair.
Must complete the Stop Payment Addendum. Additional .25% basis points charged.
Imager is required.

Funding Time: Returned checks funded through check processor within 30 days providing the proper procedures were followed.





ECC / EFT Receipt:

What is required on the receipt?

1. Signature
2. Printed Name
3. Phone Number

Legibly on the receipt.

1. Signature
2. Printed Name
3. Phone Number

GLOBAL E TELECOM
35008 EMERALD COAST PKWY
DESTIN FL 32541

05/27/2003 11:20
CHECK

Transaction # 1
MICR: *****4034
CHECK 1.00
CONVERSION
Respon. AUTH NUM 280-914
MICR: **** 4034
Driver Lic.: FL-****2222
Trans. Check Truncated

I authorize the merchant
to convert my check to
an Electronic Funds
Transfer or paper draft,
and to debit my account
for the amount of the
transaction.

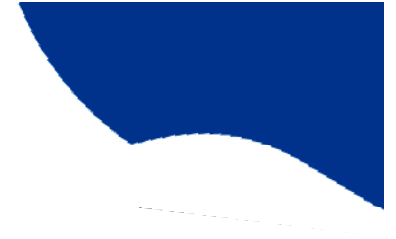
In the event that my
draft or EFT is returned
unpaid, I agree that a
fee as allowable by law
may be charged to my
account via draft or EFT


SIGNATURE
John Doe
(Printed Name)
850-565-5555
(Phone Number)



Unacceptable Merchant List:

- Credit Counseling
- Adult Related Businesses
- Investment Opportunities
- Travel Agency
- Gambling
- Bail Bondsmen
- Criminal & Bankruptcy Attorneys
- Used Auto Sales
- Used Auto - *Addendum Required*
- Unlicensed Massage Parlors
- Check Cashing & Payroll Advance



Equipment Compatibility Matrix

Check Conversion and Guarantee

- Hypercom Optimum T4100
 - Magtek Imager
 - Dial up
 - RDM Imager
 - Dial up
- Omni 3740/3750
 - Magtek Imager
 - IP/Ethernet Capable
 - Dial up
 - CR1000 Imager
 - Dial up
 - RDM Imager
 - Dial up
- Nurit 2085 and 8320
 - RDM Imager
 - Dial Up



GETI's Check Limit Guidelines:

Checks Limits are determined by:

- Type of Business
- Length in Business
- Credit
- SIC Codes

Note: There will not be an automatic \$5,000 check limit on all merchant types.

Please see the GETI standard Merchant Type and Check Limit list posted on the Forms Website.

If you would like to request a higher check limit please contact GETI prior to submitting your merchant application.



<u>MerchantType</u>	<u>CheckLimit</u>		
Accounting Firms	\$1,000.00	Heavy Equipment Sales	\$4,000.00
Antique Shops	\$2,000.00	Heavy Equipment/Truck Repair	\$3,000.00
Appliances/Electrical Repair	\$1,500.00	Hobbie Shop	\$1,000.00
Art Dealers/Art Galleries	\$2,500.00	Hospital Equipment/Supplies	\$2,000.00
Artists Supplies	\$1,000.00	Hospitals/Clinics	\$1,500.00
Auto & Home Supplies	\$2,000.00	Hotels/Motels	\$1,000.00
Auto Dealers New/All Dept.	\$10,000.00	Housewares	\$1,000.00
Auto Detailing	\$750.00	Insurance Agency	\$1,500.00
Auto Paint/Top-Body	\$3,000.00	Jewelry Sales	\$500/ 2000
Auto Parking Lots/Garages	\$500.00	Leather Goods/Luggage	\$1,500.00
Auto Parts Stores	\$1,500.00	Legal Services	\$1,500.00
Auto Rentals & Leasing	\$1,500.00	Liquor Stores	\$500.00
Auto Repair	\$3,000.00	Locksmiths	\$600.00
Auto Sales - Used Only	\$2,500.00	Maintenance/Cleaning Service	\$1,000.00
Automotive Glass	\$2,500.00	Marina	\$100.00
Automotive Tire Stores	\$1,500.00	Meat & Seafood	\$600.00
Bakeries	\$500.00	Meetings/Events/Banquets/Parties	\$2,000.00
Bar/Lounge	\$500.00	Metal Fabricators	\$3,500.00
Barber/Beauty Shops	\$300.00	Motorcycle Dealers/All	\$5,000.00
Bicycle Sales/Service	\$2,000.00	Motorcycle Repair	\$3,000.00
Billiards/Tables & Supplies	\$5,000.00	Motorhome Dealers	\$5,000.00
Boat Dealers/All	\$5,000.00	Moving/Storage/Delivery	\$1,000.00
Boat Dealers/Parts-Svc.	\$5,000.00	Muffler Shops	\$1,200.00
Book Stores	\$600.00	Music Stores/Instruments	\$3,000.00
Bowling Alley	\$500.00	Nail Products/Manicures	\$300.00
Bridal Shops & Accessories	\$1,500.00	Office Supply	\$1,000.00
Building Materials	\$5,000.00	Oil Change Shop	\$800.00
Camera & Photo Supplies	\$1,500.00	Optometrists	\$1,000.00
Car Stereo/Cellular Phones & Pagers	\$1,000.00	Party Supply Store	\$750.00
Car Washes	\$500.00	Pawn Shop	\$2,000.00
Card/Gift Shops	\$500.00	Pet Grooming	\$500.00
Carpentry	\$2,000.00	Pet Shops	\$1,500.00
Childcare/Daycare/Preschool	\$1,000.00	Photo Studio	\$1,000.00
Cigar Stores	\$500.00	Physical Therapy	\$500.00
Clothing	\$1,000.00	Physicians	\$1,500.00
Computers & Software(etail only)	\$3,000.00	Pizza Parlors	\$200.00

**PLEASE REFERENCE THE ENTIRE LIST OF MERCHANT TYPE
AND CHECK LIMITS AT:**

www.forms.totalmerchantservices.com



www.myonlinereports.com

Is a website at no additional charge that your merchants can use in order to view their previous days transactions.
Login and password protected.

Online Reporting Includes:

- Merchant Bank Statement
- Merchant Deposit Details
- Merchant Batch Results
- Merchant Rejections
- Merchant Return List
- Merchant Transactions
- Merchant Uncollected Checks

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Reporting

- ISO Merchant Statement Data
- Merchant App Status Report
- Merchant Bank Statement
- Merchant Batch Results

Actions

- View Transactions
- View Documents

Send Feedback Change Password

Logout

Live Support
ONLINE
CLICK HERE TO TALK!

Parameters Columns

Report Parameters for: ISO Merchant Statement Data

? ISO Name Total Merchant Services - Corporat


? Statement Start Date None

Max Records 4000

View Report Reset Parameters




Merchant Applications:

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CHECK CONVERSION WITH GUARANTEE APPLICATION

BUSINESS INFORMATION			
Business DBA Name:		Business LEGAL Name:	
<input type="text"/>		<input type="text"/>	
Type of Business:			
<input type="text"/>			
OWNERSHIP INFORMATION			
Owner#1/Partner/Officer: (First Name)	(M.I.)	(Last Name)	Title in Business:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Address:		City, State, Zip:	
<input type="text"/>		<input type="text"/>	
Percentage of Ownership/Equity:	Social Security#:		Phone Number:
<input type="text"/>	<input type="text"/>		<input type="text"/>
Owner#2/Partner/Officer: (First Name)	(M.I.)	(Last Name)	Title in Business:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Address:		City, State, Zip:	
<input type="text"/>		<input type="text"/>	

Check Reader/Imager Required

Checks  Demand
POWERED BY GETI

CHECK GUARANTEE APPLICATION

BUSINESS INFORMATION			
Business DBA Name:		Business LEGAL Name:	
<input type="text"/>		<input type="text"/>	
Type of Business:			
<input type="text"/>			
OWNERSHIP INFORMATION			
Owner#1/Partner/Officer: (First Name)	(M.I.)	(Last Name)	Title in Business:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Address:		City, State, Zip:	
<input type="text"/>		<input type="text"/>	
Percentage of Ownership/Equity:	Social Security#:		Phone Number:
<input type="text"/>	<input type="text"/>		<input type="text"/>
Owner#2/Partner/Officer: (First Name)	(M.I.)	(Last Name)	Title in Business:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Address:		City, State, Zip:	
<input type="text"/>		<input type="text"/>	

No Check Reader/Imager required



Stop Payment Coverage- Offered to Check Guarantee and Guarantee Programs

This is offered to the following Merchant Types:

Auto Repair	Motor Home Repair
Paint and Body Repair	Transmission Repair
Boat Repair	Auto Glass Install/Repair
Motorcycle Repair	

Imager is required for Stop Payment Coverage.

ADDENDUM

Stop Payment Coverage

For Electronic Check Service Agreement

(Available for Check Conversion with Guarantee and Check Guarantee Services Only)

The Stop Payment Coverage will be subject to a limit not exceeding the high check limit, approved by an authorized officer of GETI.

Merchant shall have performed all of its obligations related to the issuance of the check. At GETI's request, merchant shall provide to GETI:

Check Conversion with Guarantee: merchant is required to have a check imager to qualify for stop payment coverage. In addition, stop payment claims require a copy of the invoice/work order, and an image of the check along with written information regarding any claims for reimbursement. Service or product must have been delivered to check writer.

Check Guarantee: merchant is required to provide a copy of the invoice/work order and the original check along with written information regarding any claims for reimbursement. Claims must be submitted within 30 days from the date of the original transaction. Service or product must have been delivered to check writer.

The Stop Payment Coverage is only applicable on eligible ACH items.

Stop payments will automatically be debited from the merchant's account until the claim is investigated by GETI. The accepted claims will be paid within 30 days.

☐ Merchant agrees to pay additional .25% discount rate for Stop Payment Coverage.

Merchant DBA Name

Merchant ID#

Merchant Street Address

Suite / Bldg #

City / State / Zip

Authorized Signor's name (Please print)

Date

Authorized Merchant Signature

Date

STOP PAYMENT COVERAGE IS DESIGNED FOR THE FOLLOWING TYPES OF MERCHANTS: 

*Any exceptions must be pre-approved by an officer of GETI in writing.

Auto Repair	Paint and Body Repair	Boat Repair	Motorcycle Repair	Motor-home Repair
Transmission Repair	Auto Glass Install/Repair			



Welcome Kits

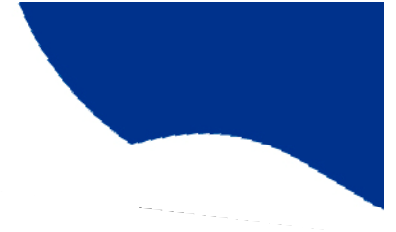
Each Merchant receive a Checks-on-Demand Welcome Kit corresponding with the Program they just boarded under. TASQ will be sending this out with equipment.

Conversion with Guarantee Includes:

- Terminal Guide (lay by card)
- We Accept Checks Decal
- We accept Checks Countertop Sign
- Tech Support and Customer Service # Decal
- Test Check
- Merchant reversal Form
- Bank Authorization Form
- Stop Important Notice
- Reg E Notices – 3 pages (ACH programs)
- POC Fax (Mailed)
- ACH Processed Stamps

Check Guarantee Includes:

- Terminal Guide (lay by card)
- We Accept Checks Decal
- We accept Checks Countertop Sign
- Tech Support and Customer Service # Decal
- Merchant reversal Form
- Bank Authorization Form
- Reg E Notices – 3 pages (ACH programs)
- POC Fax (Mailed)



Checks-on-Demand Buy Rates:

CHECK SERVICES PAPER / CONVERSION QUICK REFERENCE SHEET

CHECK GUARANTEE SERVICE			
Discount Rate:	1.00%	Monthly Service Fee:	\$10.00
Transaction Fee:	\$0.10	Monthly Minimum:	\$15.00
STOP PAYMENT COVERAGE			
Available only on Auto Repair, Boat Repair, Motor Home Repair, RV repair and Moto Cycle Repair and requires an addendum form.			
PROHIBITED / RESTRICTED TYPES OF BUSINESS			
The following business types are eligible for verification only:			
Adult Bookstores, Bail Bondsmen, Card Rooms, Unlicensed Massage Parlors			

www.forms.totalmerchantservices.com



[corporate web site](#) | [partner portal](#) | [AMPLIFY](#)

[Approval Guidelines](#) | [Application Documents](#) | [Equipment](#) | [Checks On-Demand](#) | [Cash On-Demand](#) | [Gift & Loyalty](#) | [Marketing & Partnerships](#) | [Partner Registration](#)

Checks-On-Demand Documents

Resource	Format	Size
Check Conversion Editable Merchant Application	PDF	127kb
Sample Application	PDF	269kb
Business Type Check Guarantee Limits	PDF	9kb
Checks-On-Demand Program Description	PDF	813kb
Checks-On-Demand Presentation	PDF	769kb
Checks On Demand Quick Reference Guide	PDF	22kb

Check Guarantee Documents

Resource	Format	Size
Check Guarantee Editable Merchant Application	PDF	127kb
Check Guarantee Program Description	PDF	813kb

Checks-On-Demand General Links

Resource	Format	Size
Config Check Order Form	PDF	65kb
Sample Merchant Online Reporting	PDF	241kb
Sample POS Notification	PDF	28kb
Unacceptable Merchant Types	HTML	n/a
Stop Payment Addendum	PDF	27kb
Omni Layby Card	PDF	52kb
T4100 Layby Card	PDF	53kb
Nurit Layby Card	PDF	51kb
Equipment Compatibility Matrix	PDF	49kb
Business Check Acceptance Rules	PDF	13kb
How to request a higher check limit	PDF	51kb



If you do not have the Adobe Acrobat Reader you may download it for **FREE** from [Adobe's home page](#).

Total Merchant Services (TMS) is a registered ISO/MSP for HSBC Bank USA, National Association, Buffalo, NY

WWW.FORMS.TOTALMERCHANTSERVICES.COM





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Questions