



# Check Guarantee Services

- **Standard Guarantee (paper)**
- **Conversion Plus (electronic)**
  - *With Imaging*
  - *Non-Imaging*



# Standard Guarantee (paper)

**1**



Customer elects the option to pay with a check.

**2**



Merchant obtains approval number through their terminal, the internet, or I.V.R.

**3**



Merchant reviews ID and writes the required information on the check.

**4**



Merchant deposits the check manually into their merchant bank account.

**5**



If check is returned, merchant mails it to Check Center, merchant is reimbursed within 30 days

# Premium Approval

- **Allows you to accept virtually every check.**
- **Allows you to increase sales while we assume the added risk.**
- **We guarantee at least 50 percent fewer declines than the merchant's current provider**
- *If a merchant has a competitor, our Premium Approval Premium guarantees at least a 50% reduction in Declined Checks or CrossCheck will pay \$200 per location to return to that provider! (see next slide)*

# Competitor's Statement



TeleCheck.  
 Department 519  
 P.O. Box 650647  
 Dallas, Texas 75265-0647

BILLING PERIOD: 01-AUG-2000 THRU 31-AUG-2000  
 INVOICE NUMBER: 1005725263  
 TELECHECK NUMBER: 02726262  
 AMOUNT DUE: \$4,208.94

**CLASSIC CARS**  
**FRANK FASTLANE**  
**PO BOX 42137**  
**ANYWHERE, USA 55555**

Your account will be automatically deducted on September 19, 2000.  
 Do not pay this invoice.

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

Amount Enclosed \$ \_\_\_\_\_  
 Please return this portion with your payment.  
 Finance charge of 1.50% per month on unpaid balance.

4005725263300004208943

TeleCheck  
 Department 519  
 P.O. Box 650647  
 Dallas, Texas 75265-0647

BILLING PERIOD: 01-AUG-2000 THRU 31-AUG-2000  
 INVOICE NUMBER: 1005725263  
 CUSTOMER NAME: CLASSIC CARS  
 TELECHECK NUMBER: 02726262

DESCRIPTION	CHARGES	TOTALS
BALANCE FORWARD		\$4,037.46
ACH PAYMENT - THANK YOU - 21-AUG-2000		4,037.46CR
5,475,691.04 CHECK INQUIRIES @ 0.66%	\$4,090.94	
358 TRANSACTIONS @ 0.300001	101.40	
PROCESSING FEE	55.00	
TAX	0.60	
POINT OF SALE EQUIPMENT FEES	11.00	
CURRENT MONTH CHARGES	4,208.94	4,208.94
BALANCE DUE		\$4,208.94

CHECK ACTIVITY		
4 OUT OF AREA SALES TOTALING	\$2,224.13	
16 CHECKS DECLINED SAVING	\$159,119.59	

BALANCE FORWARD	PAYMENTS	CURRENT	30 DAYS	60 DAYS	90+DAYS	BALANCE DUE
\$4,037.46	\$4,037.46CR	\$4,208.94	\$0.00	\$0.00	\$0.00	\$4,208.94

Accepting checks will be a breeze this Fall. An Eclipse payment terminal and the ECA service make accepting checks faster, easier, & safer than ever before.





## Multiple Check Creates "In House Credit" Options

- Offers customers extra time to secure funds.
- Gives the merchant the capacity to offer flexible payment terms.
- Turns "I can't afford to buy right now" into payments spread out over time.





# Conversion Plus

## Merchant Benefits

- **Quick**
- **Convenient**
- **Makes checks just like credit cards**
- **Offers consolidated, FREE online reporting**
- **Reduce Cash Flow and Trips to the Bank**



# Conversion Plus / With Imaging

**1**



Customer elects the option to pay with a check.

**2**



Merchant processes the check by running it through a check imager connected to their POS device.

**3**



The image of the check will be transmitted and stored at Check Center.

**4**



A receipt prints for the customer to sign.

**5**



**Check is stamped Void and returned to the customer**

**6**



Merchant receives funding for the check amount 48-72 hrs later.

## Conversion Plus / Non-Imaging

**1**



Customer elects the option to pay with a check.

**2**



Merchant processes the check by running it through a check reader connected to their POS device.

**3**



Once the check is read, the approval process is complete.

**4**



A receipt prints for the customer to sign.

**5**




**Check is stamped Void and returned to Check Center.**

**6**



Merchant receives funding for the check amount 48-72 hrs later.

# Free On-Line Merchant Check Register



## Conversion Plus Summary Activity

**From August 1, 2005 To August 26, 2005**  
*For Questions Concerning Your Account, Please Call (800) 552 - 1900*

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Store: 185528      **El Toro Animal Hospital**  
 23162 El Toro Frontage  
 Lake Forest, CA 92630

Totals for period from August 1, 2005 to August 26, 2005		
	Items	Amount
Check Total:	18	\$3,441.88
Reverse Total:	0	-
Volume Billing Total:		\$56.81
Transaction Fee Total:		\$4.50
Transaction Settlement Total:		\$3,380.57

Change Date Range:

View by Funded Date:

View by Transaction Date:

Currently viewing by Funded Date:

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**Funded Checks:**

Funded Date	Check Total	Items	Reverse Total	Items	Volume Billing	Transaction Fee	Transaction Settlement Amount
<a href="#">August 25, 2005</a>	\$486.38	1	-	-	\$8.03	\$0.25	\$478.10
<a href="#">August 23, 2005</a>	\$91.00	1	-	-	\$1.50	\$0.25	\$89.25
<a href="#">August 19, 2005</a>	\$84.00	1	-	-	\$1.39	\$0.25	\$82.36
<a href="#">August 18, 2005</a>	\$480.00	1	-	-	\$7.92	\$0.25	\$471.83
<a href="#">August 17, 2005</a>	\$293.95	1	-	-	\$4.85	\$0.25	\$288.85
<a href="#">August 16, 2005</a>	\$82.50	1	-	-	\$1.36	\$0.25	\$80.89
<a href="#">August 12, 2005</a>	\$542.00	3	-	-	\$8.95	\$0.75	\$532.30
<a href="#">August 11, 2005</a>	\$181.00	1	-	-	\$2.99	\$0.25	\$177.76
<a href="#">August 10, 2005</a>	\$317.50	3	-	-	\$5.24	\$0.75	\$311.51
<a href="#">August 5, 2005</a>	\$503.65	3	-	-	\$8.31	\$0.75	\$494.59
<a href="#">August 4, 2005</a>	\$243.00	1	-	-	\$4.01	\$0.25	\$238.74
<a href="#">August 1, 2005</a>	\$136.90	1	-	-	\$2.26	\$0.25	\$134.39
<b>Totals:</b>	<b>\$3,441.88</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>\$56.81</b>	<b>\$4.50</b>	<b>\$3,380.57</b>

You have [Pending Checks](#) (this will open a new window)

# Free On-Line Merchant Check Register



## Conversion Plus Check Register

Viewing transactions for August 12, 2005

*For Questions Concerning Your Account, Please Call (800) 552 - 1900*

Store Number: 185528

[View Summary Activity](#)  
[How To use Conversion Plus Check Register](#)

Transaction Date	Check Number	Check Amount	Volume Billing	Transaction Fee	Transaction Settlement Amount	Settlement Status	Settlement Date	Reference/Memo
August 10, 2005	2435	\$252.50	\$4.17	\$0.25	\$248.08	Funded	August 12, 2005	2435
August 10, 2005	2679	\$44.00	\$0.73	\$0.25	\$43.02	Funded	August 12, 2005	2679
August 10, 2005	6608	\$245.50	\$4.05	\$0.25	\$241.20	Funded	August 12, 2005	6608
<b>Totals:</b>		<b>\$542.00</b>	<b>\$8.95</b>	<b>\$0.75</b>	<b>\$532.30</b>			

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## Market Segment most impacted by being able to accept checks:

- Auto dealers
- Auto Repair
- Building Materials
- Furniture Stores
- Floor Covering
- Funeral Home/Crematory
- Appliances
- Electrical Repair
- Veterinary Clinics/Pet Hospital
- Sporting Goods

# PICK YOUR OPTION

CHECK CENTER

Conversion Plus Summary Activity

From August 1, 2005 To August 26, 2005  
For Quarter Beginning Year Record, Please Call (800) 512-1100

## #1 Check Conversion Plus (Electronic Deposit)

### Conversion Plus Benefits

- Increases cash flow. (48-72hr funding)
- Saves time! (deposits/accounting)
- Saves money! (Bank Fees)
- Business Checks Converted\*
- Free Web Check Register\*
- Disputed Stop Payment Coverage\*



01 New Animal Hospital  
23182 01 New Practice  
Lulu Street - CA 95030

Change Date Ranged: Check Activity for August  
 Mark As Funded: Check Activity for July  
 Date: Check Activity for June  
 Transaction Date: Check Activity for May  
 Temporarily removed by Funded Date

Total for period from August 1, 2005 to August 26, 2005

Check Type	Items	Amount
Check Total	161	\$2,441.00
Reverse Total	0	-\$
Volume Billing Total		\$95.11
Transaction Fee Total		\$4.51
Transaction Settlement Total		\$3,386.57

Funded Checks:

Funded Date	Check Total	Items	Reverse Total	Items	Volume Billing	Transaction Fee	Transaction Settlement Amount
August 25, 2005	\$486.20	1	-	-	\$9.03	\$0.25	\$477.00
August 24, 2005	\$14.00	1	-	-	\$1.50	\$0.25	\$12.25
August 23, 2005	\$848.00	1	-	-	\$1.20	\$0.25	\$846.55
August 18, 2005	\$480.00	1	-	-	\$7.92	\$0.25	\$471.83
August 17, 2005	\$279.70	1	-	-	\$4.40	\$0.25	\$275.05
August 16, 2005	\$12.50	1	-	-	\$1.36	\$0.25	\$10.89
August 15, 2005	\$462.00	3	-	-	\$8.95	\$0.75	\$452.30
August 14, 2005	\$181.00	1	-	-	\$3.59	\$0.25	\$177.16
August 13, 2005	\$175.00	1	-	-	\$5.24	\$0.25	\$169.51
August 8, 2005	\$503.43	3	-	-	\$9.31	\$0.75	\$493.37
August 5, 2005	\$249.00	1	-	-	\$4.83	\$0.25	\$243.92
August 1, 2005	\$134.30	1	-	-	\$2.24	\$0.25	\$131.81
<b>Total:</b>	<b>\$4,108.13</b>	<b>11</b>	<b>-</b>	<b>-</b>	<b>\$56.41</b>	<b>\$4.50</b>	<b>\$3,987.22</b>

You have Pending Checks (this will open a new window) [button]

## #2 Standard Guarantee (Merchant Deposits)

### Standard Guarantee Benefits

- Liberal Approvals
- No Equipment Necessary
- Disputed Stop Payment Coverage
- Simple Claim Handling
- Multiple Check Premium\*

