

# Check 21 Plus

## Remote Check Deposit

Merchants can accept & process  
**ANY TYPE OF CHECK**  
from their customers!

**Check 21 Plus offers  
Guarantee and Non-Guarantee  
Programs for Point-of-Sale and  
Consumer-Not-Present  
Environments.**

### Remote Deposit Capture Made Easy

2 Flavors to choose from:

#### Check 21Plus Remote

Remote Deposit Capture designed for situations when the consumer is not present.

Features:

- Accept checks through the mail
- Accept checks from a drop-box location
- Process all daily checks at once in a Back Office environment
- Guarantee available

For those merchants who receive payments through the mail or drop-boxes, this is *the* solution for check processing. Rapid funding has never been this fast and easy!

#### Check 21Plus POS

Accept more forms of check payment at the Point-Of-Sale!

- Accept any type of check
- Guarantee available

For retail and Face-To-Face sales environments, Check 21 Plus POS is the ultimate check processing solution!

- > Accept *any type of check*- Business Checks, Payroll Checks, Equity Line Checks, Money Orders, etc.
- > Available in Guarantee and Non-Guarantee
- > 2 types of Check 21 Plus: Available for Face-To-Face Transactions or Consumer-Not-Present Transactions
- > Merchant receives funding in 2 business days
- > Check 21 rules- No ACH restrictions
- > Ideal for merchants who receive lots of Business Checks and non-standard Checks
- > **REQUIRES BOTH SIDES OF CHECK TO BE IMAGED.**
- > **MERCHANT MUST KEEP CHECK- DO NOT RETURN TO CUSTOMER.**



**REMOTE CHECK DEPOSIT**

### Merchant Benefits:

- Allows merchant to accept *all* types of checks, including Business checks, Payroll checks, Equity Lines of Credit checks, Money Orders, Treasury checks, etc.
  - \* No Site Drafts. (see guarantee info on following page)
- Fast availability of funds: 2 business days
- Ideal for Back Office AND Point Of Sale environments.
- No ACH restrictions.
- Increase sales by accepting all forms of Check payment.
- Eliminate bad checks.
- Most check types can be Guaranteed.
- Can use existing checking account. No separate account required as with some processors.

# Check 21 Plus

## Remote Check Deposit

### Merchant Procedure: Check Transaction

1. Merchant accepts check in person, through the mail, or via a dropbox.
2. Merchant swipes check through imager. If not a 2-sided imager, terminal will prompt to flip check and swipe it again.  
(See Compatibility Matrix for supported equipment.)
3. Merchant inputs check amount.
4. Terminal will specify if check is accepted or declined.
5. If approved, Merchant ***retains original check*** for 90 days.
4. Merchant gives receipt to customer.

### Merchant Requirements for Set-up

1. Merchant must image ***BOTH*** sides of Check
2. Must use Check 21 Plus certified equipment  
(See Compatibility Matrix for supported equipment.)
3. Must complete an application for ***Check 21 Plus*** service.

### Payroll Cashing Guarantee Option

1. Elect option on application.
2. Additional 3% premium for guarantee.
3. \$500 check limit.
4. Two TID #'s issued. (For supported terminals)
  - Standard purchases
  - Paycheck cashing
5. Payroll checks funded in 8 days.
6. Finger print required
  - Inkless pad provided to merchant.
7. Corporate Checks only
  - Refer to "Checks Not Eligible" at right.

### Tools for Success: 4Access Orion Stand-Alone Terminal and Check 21 Plus Virtual Terminal

1. The 4Access Orion Stand-Alone Terminal Imager is an All-in-One solution available to merchants that combines ***Check Guarantee*** and ***Check 21 Plus*** processing at the Point-Of-Sale. Thanks to this solution, merchants can now process any type of check presented.



2. Check 21 Plus and Virtual Terminal
  - A.) Single Feed imager to PC
  - B.) Multi-Feed imager to PC

(See Compatibility Matrix for supported equipment.)

### Checks Not Eligible for Guarantee

The following checks may be processed, however they are not eligible for Guaranteed funding.

- 3rd Party Checks
- Starter/Temp Checks
- "Site" Drafts (Self-printable checks)
- Travelers checks
- Government checks
- Money Orders
- Cashier's checks
- Certified checks

For a list of unacceptable merchant types, please visit your Check Agent Resource site.

# 10110100110110 CHECK 21 PLUS VIRTUAL TERMINAL

Check 21 Plus Virtual Terminal allows merchants to process any type of check through a PC.

- > Process Checks on a PC
- > Guarantee and Non-Guarantee available
- > Requires Imager for processing Check 21 transactions
- > Prints receipt through PC printer or credit card printer connected to PC
- > Web based
- > Virtual Terminal can be private labeled

## Virtual Terminal for Check 21Plus processing.

- Check 21 Plus allows merchant to process any type of check, including Money Orders, Payroll checks and Business checks.
- Processing can be done whether checks are received Face-to-Face or through the mail or drop box.



IMAGERS - MUST BE 2 SIDED IMAGER -	CONNECTION TYPE
RDM ec7000i	Serial or USB
Magtek STX	USB
MagTek Excella*	USB
* Single feed capability only at this time.	
<b>More Supported Imagers Coming Soon!</b> Visit <a href="http://www.CheckTraining.com">www.CheckTraining.com</a> for complete Equipment Compatibility Matrix.	

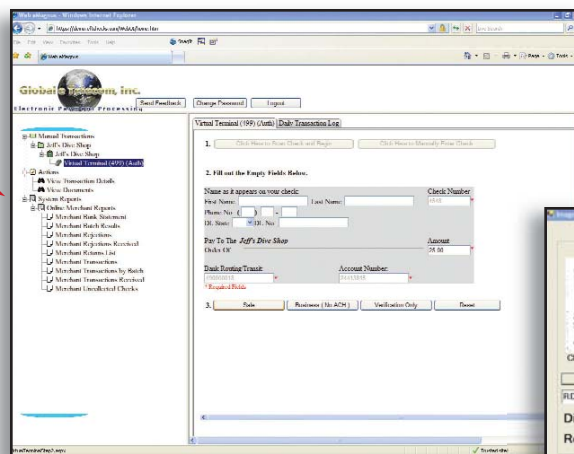
Access Virtual Terminal through [www.MyOnlineReports.com](http://www.MyOnlineReports.com)

Internet Explorer 6.0 or higher is required.

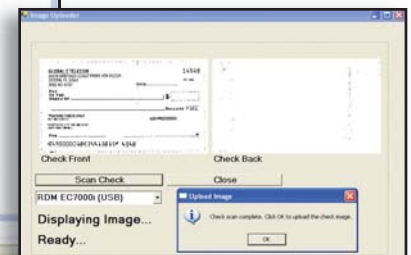
A PC printer or a POS card receipt printer is required for customer receipts.

### Online reporting includes:

- Merchant Bank Statement
- Merchant Batch Results
- Merchant Rejections
- Merchant Rejections Received
- Merchant Returns list
- Merchant Transactions
- Merchant Transactions by Batch
- Merchant Transactions Received
- Merchant Uncollected Checks



Virtual Terminal Screenshots



Virtual Terminal displaying front and back of check image.

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