



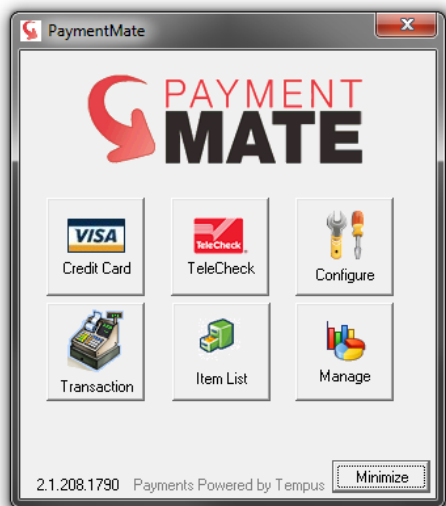
Get electronic funding for your customers' checks with PaymentMate[®] software and TeleCheck[®] Electronic Check Acceptance[®] (ECA[®])

Receive convenient, electronic funding for your customers' checks, typically within 48 hours. All you need is PaymentMate[®] software, TeleCheck[®] Electronic Check Acceptance[®] (ECA[®]), a check scanner and your own computer with a high-speed Internet connection.

How PaymentMate works

PaymentMate runs on computers having any edition of these Microsoft[®] Windows[®] operating systems—Windows 7, Windows Vista, or Windows XP.

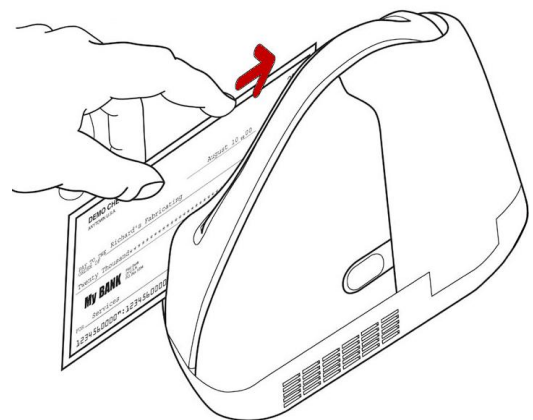
If you have a compatible check-scanning device connected to your computer (such as a MagTek[®] ImageSafe[™] or Epson[®] CaptureOne[™]) you may get electronic funding for your customers' checks when they sign a receipt. You receive funding typically within 48 hours. If you opt for the TeleCheck warranty, you also receive the peace of mind that you are covered if the check bounces.



Processing a check

To electronically fund a check:

- 1 If PaymentMate is visible, you may click the **Minimize** button to hide it. (The software will minimize to the Windows **Notification Area**, which is next to the date and time display at the bottom-right of your computer monitor.)
- 2 Feed a check into the slot of the check scanner with the MICR number of the check facing in the correct direction.



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NOTE: For instructions on the correct positioning of the check, see the documentation for your check scanner.

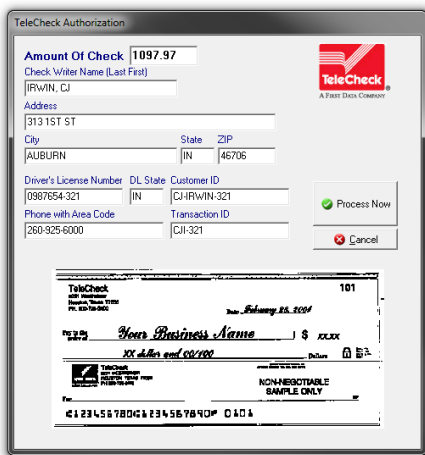
- 3** If PaymentMate does not pop up, the device probably was unable to read the MICR number on the check. Try feeding the check through the scanner, again.

NOTE: If the check was not printed with ink having the right magnetic properties, the scanner will not read it properly. You may still process the check without a scanner, as explained in the next section.

- 4** If the **TeleCheck Transaction Type** dialog box pops up, select **Customer Present (ECA)**.

NOTE: You will be prompted to choose a transaction type only if you have opted to use more than one type of TeleCheck service. (For example, you might use **LockBox** for mailed checks and **Electronic Check Acceptance** other checks.)

- 5** The **TeleCheck Authorization** dialog box pops up. In the dialog box:



- Type the amount of the check in the **Amount of Check** box.
- If desired, enter optional information for the check writer in the **Check Writer Name, Address, City, State, Zip** and **Phone with Area Code** boxes.

NOTE: The information typed in these boxes is not required, but is sent to TeleCheck.

- Type the check writer's driver's license in the **Driver's License Number** box and the two-letter abbreviation of the driver's license state in the **DL State** box.
- If you want to save the customer's name or number in the check processing batch history, type it in the **Customer Number/Identifier** box.
- If you want to save a transaction number or other identifier to the batch history, type it in the **Transaction Number/Identifier** box.
- Verify you have typed the information correctly and click **Process Now**.

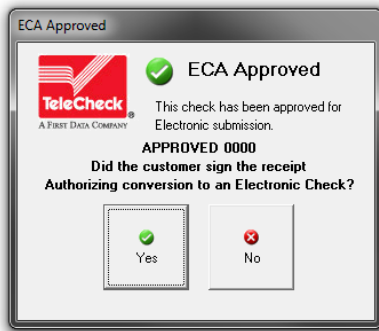
- 6** **IMPORTANT:** Carefully follow the instructions of the authorization message that pops up. If the message says, "Check Declined... return check to customer or deposit without guarantee," then TeleCheck did not authorize the check. You may try (1) scanning the check again, or (2) requesting a different form of payment from the customer, or (3) endorsing the check for deposit *without guarantee*.

- 7** If the message states, "ECA Approved...did the customer sign the receipt authorizing conversion to an electronic check?" then TeleCheck authorized the check. The

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customer must sign the receipt giving consent for electronic funding.

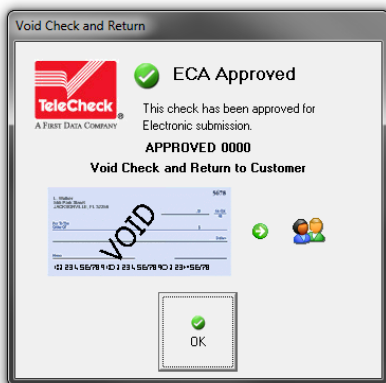
- Give the printed receipt to the customer and ask him to sign it.
- If the customer signs it, click **Yes**.
- If the customer does not sign it, click **No**.



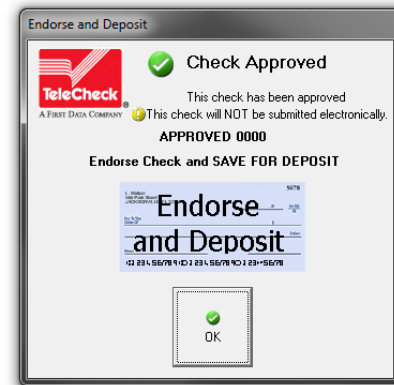
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IMPORTANT: After clicking **Yes** or **No**, carefully follow the instructions of the next message PaymentMate displays:

- If the message says, “ECA Approved... void check and return to customer,” then TeleCheck will electronically fund the check. Stamp the word **Void** on the check and give it back to the customer.



- If the message says, “Check Approved... endorse check and save for deposit,” then TeleCheck will NOT electronically fund it. Endorse the check and keep it for deposit at your bank.




NOTE: Some smaller banks and credit unions do not offer electronic funding. TeleCheck will not offer electronic funding for them, even if the customer signs the receipt giving his consent. You may still endorse these checks for deposit at your business' bank.

Processing a check without a check scanner

If a check was printed with ink that does not have the proper magnetic properties, the scanner will fail to read it. You may still receive authorization (but not electronic funding) by manually keying the check. Follow these instructions:

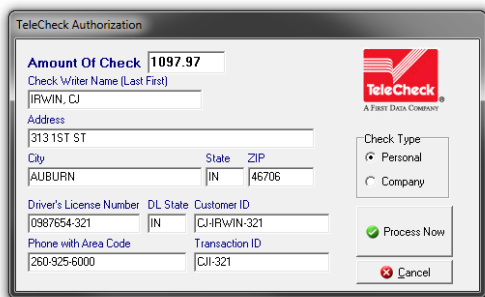
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If PaymentMate is minimized, maximize it by finding its icon  in the Windows **Notification Area** (next to the **Date and**


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Time display in the lower-right of your monitor) and double-clicking it.

- 2 On PaymentMate, click the **TeleCheck** button.
- 3 In the **Check Functions** dialog box, click **Manual Key Auth.**
- 4 If the **TeleCheck Transaction Type** dialog box pops up, select **Customer Present (ECA)**.
- 5 In the **TeleCheck Authorization** dialog box that pops up:



- Type the amount of the check in the **Amount of Check** box.
- If desired, type optional information in the **Check Writer Name, Address, City, State, Zip** and **Phone with Area Code** boxes.
- Type the check writer's driver's license in the **Driver's License Number** box and the two-letter abbreviation of the state in the **DL State** box.

- If you want to save the customer's name or number in the check processing batch history, type it in the **Customer Number/ Identifier** box.
- If you want to save a transaction number or other identifier to the batch history, type it in the **Transaction Number/ Identifier** box.
- Under **Check Type**, select the **Personal** option button if you are processing a personal check, or select the **Company** option button if processing a business check.
- Verify you have typed the information correctly and click **Process Now**. 

6 **IMPORTANT:** Carefully follow the instructions of the authorization message that pops up:

- If the message says, "Check Declined... return check to customer or deposit without guarantee," then TeleCheck did NOT authorize it. Try (1) scanning the check again, or (2) requesting a different form of payment from the customer, or (3) endorsing the check for deposit *without guarantee*.
- If the message says, "Check Approved... endorse check and save for deposit," then TeleCheck authorized the check but will NOT electronically fund it. Endorse the check and keep it for deposit at your bank.

For more information, contact your sales representative, or visit TempusPayment.com.