

keep your funds in check

The TeleCheck Electronic Check Acceptance (ECA) service revolutionizes check acceptance and eliminates the hassles of processing paper checks, combining online authorization with electronic capture for settlement via the ACH network. The ECA service converts paper checks into an electronic transaction eliminating returned checks and the costly fees associated with them. Now you can enjoy the convenience and security of processing checks electronically. Utilizing the new Eclipse™ payment terminal, the ECA service quickly and easily converts and then integrates check transactions with other electronic payments (such as credit, debit and stored value card transactions) at the point-of-sale. Paymentech will also support electronic benefits transfers (EBT) and California truncation requirements.

how the ECA service works (and works for you)

When a check is presented for payment, simply insert the check into the terminal and enter the amount of the transaction. The check is authorized through TeleCheck and within seconds a response is received. If approved, the terminal prints a receipt for the customer to sign. By having the customer's signature, TeleCheck can electronically present the check to the customer's bank. And with the ECA service, the electronic transaction is the responsibility of TeleCheck. That means you will never see a returned check or returned check fees.

At the end of day, just close the batch and print the check detail or summary report to view all the checks processed. No more trips to the bank to deposit checks or time consuming paperwork, the ECA service handles it all. It's that simple.

Your customers will also enjoy the added security the ECA service offers. Not only will they have the same float time as a paper check, the risk of fraudulent activity is diminished. And for those customers that are uncomfortable with using the ECA service at first, you can process their checks using traditional methods.

benefits:

- **savings** - Costly returned checks and fees are eliminated.
- **efficiency** - Funds are automatically deposited to your account within two business days.
- **convenience** - Customers can enjoy the same float time as they would with a paper check.
- **security** - Reduce the risk of fraudulent check transactions.
- **control** - Customers receive a complete record of the transaction on their bank account statement.



www.paymentech.com





your single source for all payments

The only terminal you'll need, TeleCheck's Eclipse terminal combines credit, debit and check processing into a sleek, compact solution—eliminating the need for anything else. Streamline your business operations with the one terminal that can process all your non-cash payments electronically. And with a touch-screen user interface, built-in printer and full reporting capabilities, the Eclipse terminal is the perfect choice for you.

providing the solution for:

- **speed** - Instantly authorizes credit card, debit card, stored value card and check card transactions.
- **control** - Stores up to 300 credit/debit card transactions and up to 500 check transactions, reducing closing frequency.
- **flexibility** - Supports all payment options, including credit and debit cards and checks.
- **ease** - The back-lit touch screen display is easy to use and provides excellent visibility even in low lighting.
- **efficiency** - The state-of-the-art check reader converts paper checks into electronic items.
- **reporting** - Provides reporting for all payment information—credit, debit, stored value, checks—and includes both totals and detail reports.
- **convenience** - Dual-track magnetic stripe reader automatically collects and inputs data from credit cards and drivers' licenses, reducing errors and saving time.
- **training** - State-of-the-art check reader helps reduce clerk error.

operational features:

- **check imaging** - Captures valuable information from the front of the check allowing you to process most checks without identification.
- **printing** - Integrated printer voids ECA® checks and franks non-ECA checks.
- **processor** - 32-bit, 24Mhz processor speeds up authorization and transaction time.
- **modem** - 14.4 modem results in faster downloads.

specifications:

Payment Choices

Visa®
 MasterCard®
 American Express®
 Diners Club®/Carte Blanche®
 Discover®/NOVUS®
 JCB®
 Debit
 Checks
 TeleCheck® Electronic Check Acceptance sm (ECA) Service
 Paymentech Stored Value card Program

Check Support

Integrated check reader
 Supports check imaging (300-dpi capture)

Card Support

Dual-track magnetic stripe reader
 Address Verification Service (AVS)
 CVV2
 Purchasing Card (Level II)

Hardware

Integrated check reader
 Stores up to 300 credit/debit transactions
 Stores up to 500 check transactions
 Large, back-lit graphical display—(8 lines x 20 characters)
 32-bit, 24 mhz processor
 Modem—14.4 kbps synchronous/asynchronous
 2 RJ-11 telephone jacks for modem and telephone connections

Printer

Hewlett-Packard Inkjet Printer
 Single-color cartridge
 Prints on documents and roll paper
 4.5 lines per second