

# Debit & Credit Card Acceptance

## Questions & Answers



### Debit Card Requirements

<u>QUESTION</u>	<u>ANSWER</u>
1. What Pin-Based Debit Cards Can Be Accepted?	<ul style="list-style-type: none"><li>◆ Visa Check &amp; Electron Cards (Interlink, &amp; EFTPOS Networks).</li><li>◆ MasterCard Debit Cards (Maestro &amp; EFTPOS Networks).</li><li>◆ ATM Cards (Star, SHAZAM, Pulse, NYCE, Tyme &amp; MAC Networks).</li></ul>
2. What Are the PIN-Debit Requirements at P.O.S.?	<ul style="list-style-type: none"><li>◆ PIN-Debit Cards Must be Swiped and Read by Terminal Card Reader.</li><li>◆ Cardholder PIN # Must Match Encrypted PIN in Card MAG Stripe.</li><li>◆ No Signature Required on PIN-Debit Transaction Receipt.</li></ul>

### Funding

<u>QUESTION</u>	<u>ANSWER</u>
1. When do I Receive My PIN-Debit Card Funds?	Funds Post Within Two (2) Banking Days; Deposited in Gross Amount.
2. When do I Receive My Credit Card Funds?	Funds Post Within Two (2) Banking Days; Deposited in Gross Amount.

### Pricing

<u>QUESTION</u>	<u>ANSWER</u>
1. Does the PIN-Debit Fee Vary by Network?	No. The Same for Fee All Debit/ATM Transactions.
2. Will Card Processing Rates Ever Increase?	Only if Visa & MasterCard (Visa/MC) Raises Their Interchange Fees.
3. How Often Does Visa/MC Adjust Interchange?	Usually, Small Interchange Increases May Occur Annually.
4. Are There Fixed Monthly Card Program Costs?	Yes. A Monthly *Statement Fee & *Gold Service Package (*special pricing).

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### Reporting

<u>QUESTION</u>	<u>ANSWER</u>
1. Is On-line Card Reporting Available?	Yes. Optional On-line Card Reporting is \$5.00 per month.
2. What Kind of Reporting is Available On-line?	All Locations Transaction Detail & Statements Are Available On-line.
3. On-line Reports Available for Multiple Locations?	Yes. Multiple Locations Are Included in the \$5.00 Monthly Fee.
4. Is There a Demonstration Site for Web-Reporting?	At <a href="http://www.merchantdata.com">www.merchantdata.com</a> ; Click DEMO then Merchant or Chain.

### General Questions

<u>QUESTION</u>	<u>ANSWER</u>
1. What if A PIN-Debit Transaction is Charged back?	The Liability is Between the Debit Card Issuer & Card Holder.
2. Is it Really Necessary to Accept Credit Cards?	More Payment Options Means More Sales for Your Business.
3. Can I Charge a "Convenience Fee" to the Card Holder?	No. A "Convenience Fee" Cannot be Accessed at the P.O.S.
4. Can I Charge a Fee for Cash Back on Any Transactions?	No. A Surcharge Fee is Not Allowed by Visa or MasterCard.
5. When Does Retriever Take Out Their Processing Fees?	All Retriever Fees Electronically Debited (ACH) on 1st of Month.

### Allowable Fees to Customer

<u>QUESTION</u>	<u>ANSWER</u>
1. What Service Fees Can I Pass to Card Holder?	<ul style="list-style-type: none"><li>◆ State of Illinois Maximum Allowable Licensing \$5.50 Service Fee.</li><li>◆ You Must Charge the Same Service Fee for All Payment Types.</li></ul>
2. Can I Pass a Title/Transfer Fee to Card Holder?	<ul style="list-style-type: none"><li>◆ A Title &amp; Transfer Fee May be Assessed at Market Price!</li><li>◆ Visa/MC Requires Same Fee Amount Apply to All Payment Types.</li></ul>

# Check Conversion with Guarantee

## Questions & Answers



### Check Coverage

<u>QUESTION</u>	<u>ANSWER</u>
1. What's the Maximum Check Amount Coverage?	<ul style="list-style-type: none"><li>◆ A \$600.00 Maximum Face Value per Check.</li><li>◆ No Split Authorizations on a Transaction Higher Than \$600.00.</li><li>◆ Check Writer May Write Up to \$600.00 in Checks, Per Week.</li></ul>
2. What Check Return Codes Are Not Covered?	Only Return Codes Related to "Stop Payment" Are Not Covered.
3. What Specific Return Codes Are Not Covered?	R07, R08 & R10 are All Related to "Stop Payment".

### Check Requirements

<u>QUESTION</u>	<u>ANSWER</u>
1. What Are the Check Requirements?	<ul style="list-style-type: none"><li>◆ No Temporary Checks; Only Pre-Printed Checks.</li><li>◆ Check Drawn on a U.S. Bank or U.S. ACH Affiliated Bank.</li><li>◆ Name or Check Writer Initials or Business Name Pre-printed on Check.</li><li>◆ Address of Check Writer or Business Pre-printed on Check.</li><li>◆ If P.O. Box is Pre-Printed on Check; Write Physical Address on Check.</li><li>◆ Telephone # of Check Writer to be Imprinted or Written on Check.</li><li>◆ All Checks Must be Made Payable to Business (DBA) Name.</li><li>◆ Business Checks Must be Presented &amp; Signed by Business Owner.</li><li>◆ Check Date to Match Date of Approval Code; No Pre-Post Dated Checks.</li></ul>
2. What Personal Identification is Required?	<ul style="list-style-type: none"><li>◆ Individuals with a U.S. and/or Canadian Driver's License (D/L).</li><li>◆ Individuals with No D/L May Use State Issued or Military ID.</li></ul>
3. What Are the Check Procedures?	<ul style="list-style-type: none"><li>◆ Check Must be Signed by Owner of Check; May Not be the Licensee.</li><li>◆ State &amp; # of Drivers License (D/L) of <u>Check Writer</u> Entered in Terminal.</li><li>◆ Check Must be Imaged; Only Front Side of Check Required.</li><li>◆ Check Must be Approved by Retriever Check.</li><li>◆ Merchant/Business Retains Check Writer Signed ECC Sales Receipt.</li><li>◆ Provide Unsigned Receipt (2<sup>nd</sup> Copy) &amp; Original Check to Check Writer.</li><li>◆ All Checks/Images Auto-Batched or Transmitted at End of Business Day.</li></ul>

# Check Conversion with Guarantee

## Questions & Answers



### Funding Time

<u>QUESTION</u>	<u>ANSWER</u>
1. When do I Receive My Check Funds?	Funding Posts Within Two (2) Banking Days.
2. How do I Receive My Check Funds?	Electronically Through ACH Network.

### Pricing

<u>QUESTION</u>	<u>ANSWER</u>
1. Does the Check Processing Fee Fluctuate?	No. The Same Processing Rate is Applied to All Sales Amounts.
2. Is There a Processing Fee on Declined Checks?	No, Only the Transaction Fee Will Be Assessed.
3. Are There Fixed Monthly Check Program Costs?	A *Statement Fee & *Gold Service Package; if Applicable (*special pricing).
4. Will the Check Processing Rate Ever Increase?	Only, if Retriever's Check Losses Exceed Processing Fees Collected.

### Reporting

<u>QUESTION</u>	<u>ANSWER</u>
1. Is On-line Check Reporting Available?	Yes. Retriever Check Statement Fee Includes On-line Reporting.
2. What Kind of Reporting is Available On-line?	All Locations Transaction Detail & Statements Are Available On-line.
3. On-line Reporting Available for Multi-Locations?	Yes. On-line Check Reporting is Available at No Extra Charge.
4. Can I View Approved Check Images On-line?	Yes. The Front Side of the Check is Available for View & Printing.
5. Is There a Web-Reporting Demonstration Site?	<a href="http://www.demo.eftchecks.com">www.demo.eftchecks.com</a> ; User: DemoGold & Password: 123letmein

# Check Conversion with Guarantee

## Questions & Answers



### General Questions

<u>QUESTION</u>	<u>ANSWER</u>
1. How Does Retriever Verify or Approve a Check?	Retriever Check Scans Five (5) National Negative Databases.
2. Does Retriever Verify if DDA Account is Open?	No. However, The Negative Databases are Updated Daily.
3. Can Retriever See What Funds Are Available?	No. Retriever Only Declines a Check Based on Negative Information.
4. Is the Check Writer Debited Immediately?	No. Check Writer Maintains Two (2) Day "Float" Before Withdrawal.
5. What if an Approved Check is Not Collected?	Retriever Check Pre-Funds Your Account on All Approved Checks.
6. Who Collects from the Check Writer?	Retriever Check is Responsible for Collecting From Check Writer.
7. Will I Ever See A Returned Check?	No, Just Follow the Retriever Check Acceptance Procedures.
8. Is "Stop Payment" Coverage Available?	Yes. However, All Checks Will be Accessed An Additional .30% Fee.
9. Are Checks Pre-printed with Check Writer Initials Acceptable for Guarantee Coverage?	<p>Yes. Prior to Imaging Check, Write on Check the Following Info:</p> <ul style="list-style-type: none"> <li>◆ Check Writer Full Name Next to Pre-printed Initials.</li> <li>◆ Telephone # of Check Writer if Not Pre-printed.</li> </ul> <p><b>Important:</b> Address of Check Writer Must be Pre-printed on Check.</p>

### Allowable Fees to Customer

<u>QUESTION</u>	<u>ANSWER</u>
1. What Service Fees Can I Pass to Check Writer?	<ul style="list-style-type: none"> <li>◆ State of Illinois Maximum Allowable Licensing \$5.50 Service Fee.</li> <li>◆ A Maximum Allowable Check Cashing Fee Based on Grid Pricing.</li> </ul>

# P.O.S. Equipment Questions & Answers



## Check Imaging

<u>QUESTION</u>	<u>ANSWER</u>
1. How Many Images Can Terminal Store?	The 4-Access Terminal Will Store Up To 1,000 Check Images.
2. Is a Separate Procedure Required to Send Images?	No. Images Are Transmitted With Check Settlement, Daily.
3. Can I View Check Images On-line?	Yes. Check Images are Available On-line Through Retriever Portal.
4. What If Image is Not Captured or Transmitted?	4-Access Real-Time System Confirms Complete Transfer of Images.

## Connection

<u>QUESTION</u>	<u>ANSWER</u>
1. What are the Terminal Transmission Options?	<ul style="list-style-type: none"> <li>◆ Internet Protocol (IP); Supports Broadband Connectivity.</li> <li>◆ Dual Dial-Up Phone Connection Jack.</li> <li>◆ Dial-Up Back-Up for both Card &amp; Check Services.</li> </ul>
2. How do I Hook-Up the Terminal IP Connection?	<p>Connect an Ethernet Cable From Your Router Directly to Terminal.</p> <p><b>Important:</b></p> <ul style="list-style-type: none"> <li>◆ Check Your Router for an Available Ethernet Port.</li> <li>◆ Identify Length of Ethernet Cable Needed (Router to Terminal).</li> <li>◆ Purchase Ethernet Cable (CDW) Based on the Required Length.</li> </ul> <p><b>Note:</b> Use Your ELS Discount at CDW for Cable Purchase(s).</p>
3. What Peripherals Connect to Terminal USB Port?	<p>Future Peripheral Devices:</p> <ul style="list-style-type: none"> <li>◆ Biometric Scanners</li> <li>◆ Drivers License Bar Code Reader</li> <li>◆ RFID Acceptance</li> </ul>
4. What Peripherals Connect to Terminal Serial Port?	<ul style="list-style-type: none"> <li>◆ Verifone 1000SE External PIN-PAD</li> <li>◆ TBD</li> </ul>

# P.O.S. Equipment Questions & Answers



## Placement

<u>QUESTION</u>	<u>ANSWER</u>
1. What is the Best Placement for the Terminal?	<ul style="list-style-type: none"> <li>◆ Terminal Placed at Window, Between Two Workstations.</li> <li>◆ Terminal Placed Next to the ELS (PC) Monitor.</li> </ul>
2. What if I Have Four Windows Doing Licenses?	Maximum Efficiency; Two Lanes Side by Side, Using One Terminal.
3. What About the Placement of the PIN Pad?	Placing the PIN-Pad Outside the Window Between Lanes.  <b><u>Important:</u></b> <ul style="list-style-type: none"> <li>◆ Only One (1) Pin Pad Can Connect to a Terminal.</li> <li>◆ PIN-Pad <u>Does Not</u> Fit Under the Teller Window.</li> <li>◆ PIN-Pad Standard Length Cable is 6', Longer Cables, Available.</li> </ul>
4. What if PIN-Pad Cannot be Placed Outside Window? i.e. Security Reasons.	Some Stores Ask the Customer to Write Down Their PIN #, Teller Will Input Customer PIN # for Approval.
5. Can I Place the Terminal on the Back Counter?	Yes. However, Here are Some Important Items to Consider...  <b><u>PIN-Debit:</u></b> <ul style="list-style-type: none"> <li>◆ Where to Run the Extended PIN-Pad Cable? Terminal to Window.</li> </ul> <b><u>Procedural:</u></b> <ul style="list-style-type: none"> <li>◆ Teller Must be Trained to Bring Non-Cash Payment Instrument to Terminal for Before Rendering or Issuing Vehicle Services.</li> </ul>

## Deployment

<u>QUESTION</u>	<u>ANSWER</u>
1. How Long Will it Take to Receive Equipment?	Your Equipment Should Arrive Within Two Days of Payment Received.
2. Will the Equipment Need to be Programmed?	No. Equipment is Plug-n-Play; Terminal is Pre-Programmed.
3. Does Equipment Come with an Ethernet Cable?	No. However, You May Use Your ELS Discount at CDW for Purchase.
4. How Long is the Standard PIN-Pad Cable?	The PIN-Pad Cable is Approx. Six (6) Feet Long. Longer Length Cables Available; Length and Pricing TBD.

# P.O.S. Equipment

## Questions & Answers



### Installation

<u>QUESTION</u>	<u>ANSWER</u>
<p>1. What is Required Before Installing the Terminal?</p>	<ul style="list-style-type: none"> <li>◆ One (1) Open Router Ethernet Port for Broadband Connection.</li> <li>◆ AC Power or Plug Into a Surge Protector Strip (Recommended).</li> </ul> <p><b>Notes:</b> Phone Line May be Used as a Back-up Connection if IP or Broadband Connection is Not Available.</p>
<p>2. Who Installs the Terminal?</p>	<p>The Terminal is Plug-n-Play. Just Plug it in and the Connect Cables.</p> <p><b>Important:</b></p> <ul style="list-style-type: none"> <li>◆ Retriever's 24/7 Toll-Free Help-Desk Can Assist With Set-Up.</li> <li>◆ Terminal has a Demo Mode so You Can Train Your Staff, Off-line.</li> <li>◆ Terminal Reference Guide and Other Training Materials Included.</li> <li>◆ Point of Sale Procedure Materials Included.</li> <li>◆ An Internet Training &amp; Installation Video is Coming Soon!</li> </ul>

### General Questions

<u>QUESTION</u>	<u>ANSWER</u>
<p>1. What Other Services Can the Terminal Perform?</p>	<p>The Terminal is Capable of Holding Up to Twenty (20) Applications.</p>
<p>2. What Will be the Benefits of Integration to ELS?</p>	<ul style="list-style-type: none"> <li>◆ Increase the Overall Time to Process a Transaction.</li> <li>◆ Reduce Data Entry (Human) Errors.</li> <li>◆ Approve All Non-Cash Payments Before Issuing License Service.</li> <li>◆ Reduce Teller Key Stroke Procedures. (see Question 3, below.)</li> </ul>
<p>3. What Are Some Future Integration Features?</p>	<p>The Ability to Pass Information From ELS Directly to Terminal i.e.,</p> <ul style="list-style-type: none"> <li>◆ Automatically Activate Charge Type Key(s)</li> <li>◆ Total Sale Amount</li> <li>◆ ELS Generated Invoice #</li> <li>◆ Drivers License (State &amp; Number)</li> <li>◆ Generate a Terminal Cash Receipt</li> <li>◆ Terminal Transaction Reporting</li> </ul>

# P.O.S. Equipment Questions & Answers



## Leasing

<u>QUESTION</u>	<u>ANSWER</u>
1. Do I Own the Terminal at the End of 48 Months?	No. However, There are Four (4) Options Available. <ul style="list-style-type: none"> <li>◆ Buy-Out the Equipment at the Current Fair Market Value.</li> <li>◆ Continue to Make the Same Monthly Payment (Not Recommended).</li> <li>◆ Send the Equipment Back to the Leasing Company to End Lease.</li> <li>◆ Upgrade the Equipment by Contacting Retriever Sales Office.</li> </ul>
2. Can I Terminate Lease Before the 48 Months?	Yes. However, There is No Financial Advantage to Terminating Early.
3. What if Terminal is Obsolete Before Lease End?	The 4-Access Terminal was Chosen Because of Its Future Capabilities.  <b>Note:</b> Retriever Gold Service Package Covers Equipment Purchased Through Retriever That Becomes Obsolete <u>Before</u> Its Lease End.
4. What are The Advantages of Leasing?	<ul style="list-style-type: none"> <li>◆ Equipment Payment Can be Amortized Over Period of the Lease.</li> <li>◆ Begin Processing Cards &amp; Checks with Minimal Cash Outlay.</li> </ul>
5. Should I Lease if I Plan on Selling My Store?	The Lease is Non-Cancelable. Here are Some Items to Consider: <ul style="list-style-type: none"> <li>◆ You May Assign Your Lease to the New Owner.</li> <li>◆ New Lessee Takes Over Remaining Lease Payments.</li> <li>◆ Original Lessee Remains Responsible for Lease if Default Occurs.</li> </ul>

## Investment

<u>QUESTION</u>	<u>ANSWER</u>
1. What Payment Types Are Accepted?	Check and Credit Cards (Visa, MasterCard & Discover).
2. When Do I Pay for the Equipment?	Once Approved for Processing, We Will Call You to Discuss the Options.
3. Is Sales Tax Already Included?	No. All Sales Tax Will be Calculated on Total Purchase Amount.