

Processing ECA Check Payments with PaymentMate Windows Edition

635 W. 11th St. | Auburn, IN 46706
www.TempusPayment.com
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Overview

The PaymentMate® computer software and TeleCheck® Electronic Check Acceptance® (ECA®) solution lets you receive electronic funding faster for customer-present check transactions.

The solution also reduces the risk and expense of returned checks.

The Telecheck ECA product does three things:

- 1) Risk Assessment - Analyzes the check writer's check writing history and approves or declines the funding based on the Telecheck proprietary algorithm.
- 2) Moves the funds electronically if it passes risk assessment
- 3) Warranties the funds should the check NSF during settlement

It DOES NOT have access to the check writer's balance in their account. Telecheck uses a proprietary database to determine the likelihood of the check being returned with Non Sufficient Funds



How PaymentMate Works

PaymentMate runs on computers running Microsoft® Windows. If you have a supported check scanning device connected to your computer which takes an electronic image of the check, you can receive electronic funding for the check payments. You may also key in check transactions when needed if your TeleCheck services support this option.

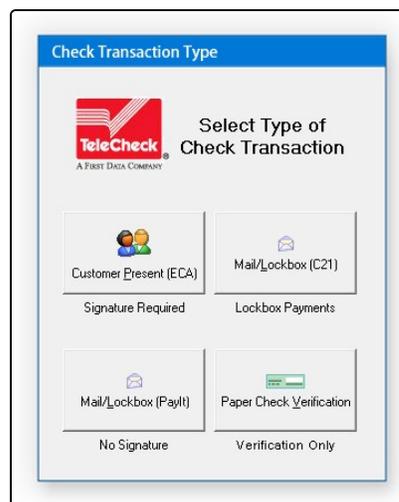
Using PaymentMate and a Check Scanning Device to Process a Check

To process a check with a check scanning device and receive electronic funding:

1. Feed a check into check scanning device as shown with front of the check facing to the right.



2. If the indicator light on the check scanning device flashes red or orange, it likely couldn't read the account number of the check. Try refeeding the check, making sure it's facing the correct direction.



3. If the **Transaction Type** dialog box opens, select the check-processing option **Customer Present (ECA)**.

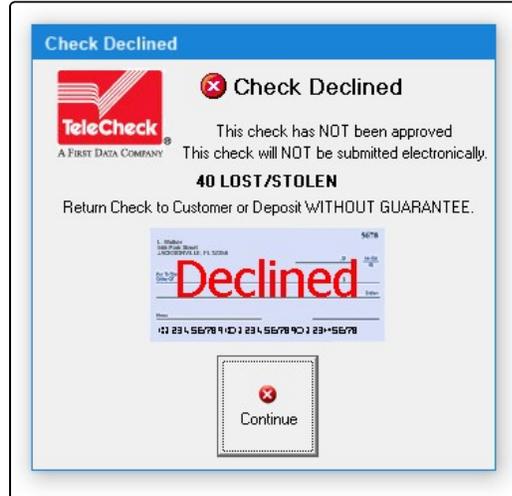
- **NOTE:** PaymentMate will prompt to choose a transaction type only if you have more than one type of TeleCheck service. (For example, you might use Lockbox Check 21 for mailed checks and ECA for customer present checks.)

4. 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.
- 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**.

5.



6. 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) request a different form of payment from the customer, or (3) endorse the check for deposit *without guarantee*. Without guarantee simply means Telecheck will not reimburse the merchant should the check NSF.



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 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**.
8. 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 take it to your bank for deposit. . **DO NOT RETURN THE CHECK TO THE CUSTOMER. IF YOU GIVE THE CHECK BACK TO THE CUSTOMER, YOU WILL NOT GET THE FUNDING.**



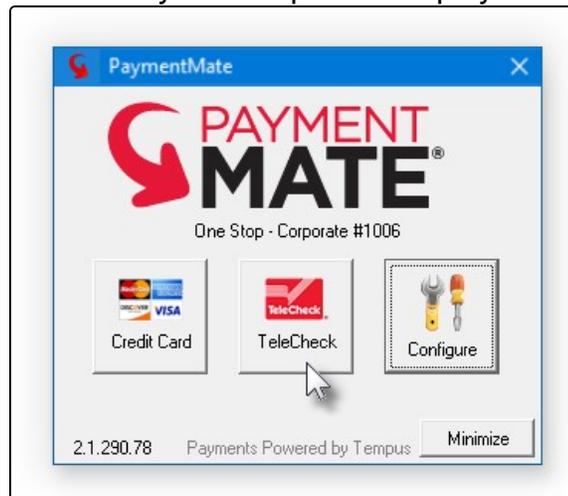
① **NOTE:** Some banks and credit unions do not support electronic funding. TeleCheck won't offer electronic funding for checks from these financial institutions even if the check writer gives consent by signing the receipt.

Processing a Check Without a Check Scanning Device

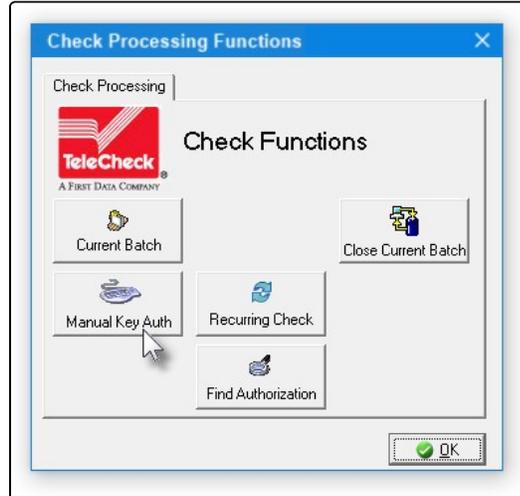
If a check was printed with ink that doesn't have the proper magnetic properties, the scanner will fail to read it. You may still receive authorization (but not electronic funding) by manually typing the check information in PaymentMate.

Follow these instructions to manually key a check that cannot be read by your check scanning device:

1. If PaymentMate is minimized, unhide by double-click the PaymentMate icon in the **Windows Notification Area**, which is located next to the Windows time and date display in the bottom right-hand corner of your computer's display.



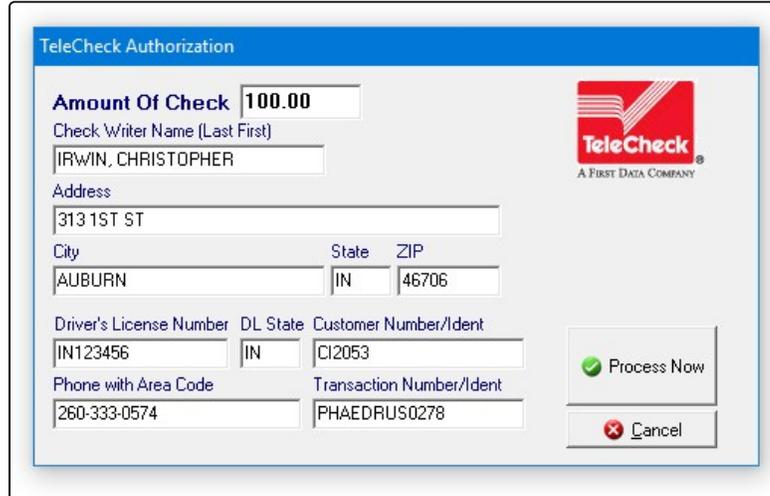
2. On PaymentMate, select the **TeleCheck** button.



3. On the **Check Functions** dialog box, select **Manual Key Authorization**.



4. On the **Manual Key Processing** dialog box:
- Type the nine (9) digit routing number of the check in the first box.
 - Type the account number in the second box.
 - Type the check number in the third box.
 - Verify the routing, account and check numbers are correct, and select **Process Check**.

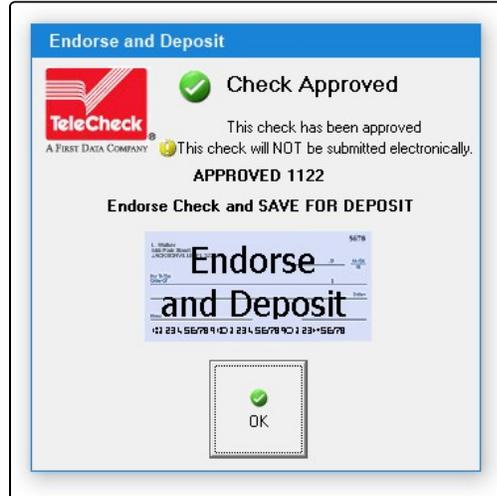


The image shows a 'TeleCheck Authorization' dialog box with the following fields and values:

Amount Of Check			100.00
Check Writer Name (Last First)			
IRWIN, CHRISTOPHER			
Address			
313 1ST ST			
City		State	ZIP
AUBURN		IN	46706
Driver's License Number	DL State	Customer Number/Ident	
IN123456	IN	CI2053	
Phone with Area Code		Transaction Number/Ident	
260-333-0574		PHAEDRUS0278	

Buttons: (with green checkmark icon), (with red X icon)

5. In the **TeleCheck Authorization** dialog box that opens:
 - Type the amount of the check in the **Amount of Check** box.
 - Type the check writer's driver's license number and state in the Driver's License Number and DL State boxes.
 - If you want to save the customer's name or customer's number in the batch history, type this in the Customer Identifier box.
 - To save a transaction identifier, type it in the Transaction Identifier box.
 - If desired, type the check writer's name, address, and phone number in the remaining boxes.
 - Under Check Type (if the option is available) select Personal if it is a personal check or select Company if it is a corporate check.
 - Verify you entered the information correctly and select Process Now.
6. Carefully follow the instructions of the authorization messages that appear:



- If the message states, "Endorse check and save for deposit," then keep the check and take it to your bank for deposit. DO NOT RETURN the check to the customer.
- If the message says, "This check has been approved for electronic submission," then the check should be electronically funded. Keep it 60 days before destroying it.
- If the message indicates the check was declined, then TeleCheck didn't approve it. You may (1) try manually keying it again, or (2) request a different form of payment from the customer, or (3) endorse the check and keep it for deposit, without warranty.





① For more information, contact Tempus Technologies at 800.225.8979, ext. 2 or visit www.TempusPayment.com