

TeleCheck, a pioneer in the check acceptance industry since 1964



Electronic Check Acceptance ®

Western States Card Services has teamed with TeleCheck and CMS Services to bring these full-service products to WSCS customers.

- Electronic Check Acceptance® (ECA®)
- Check Guarantee (warranty)
- Eclipse™ Payment Terminal

The ECA® Service turns paper checks into electronic items automatically at the point-of-sale to provide you and your customers fast, easy, accurate and secure check processing.

Features and Benefits

It's Fast: Utilizing the new Eclipse™ payment terminal, the ECA® service converts consumers paper checks into electronic items right at the point-of-sale and automatically deposits these funds into your merchant's checking account. This saves your merchant time at day's end. They just close the batch and print the check detail or summary report – it's that fast. Your merchant's checks are processed - reducing paperwork and trips to the financial institution.

It's Easy: Your merchant simply inserts the paper check into the Eclipse™ payment terminal and enters prompted information. TeleCheck will authorize the check, and an ECA® receipt will print for the check writer to sign. The check writer's signature allows TeleCheck to electronically present the transaction to the check writer's financial institution for settlement.

The paper check will automatically be voided allowing the merchant to return the check to the customer and the check writer's ECA® receipt is printed on the back of the check.

It's Accurate and Secure: The state-of-the-art check reader reduces merchant input error.

And...with the ECA® service and the TeleCheck check guarantee service, your merchant will never receive a returned check or returned check fee. The bad check or transaction becomes the responsibility of TeleCheck.

Eclipse™ Payment Terminal

Designed by Verifone, specifically for TeleCheck, the Eclipse terminal is the device that enables the ECA® service.

Benefits

- Supports credit, debit and purchase cards
- Built-in check imager
- Built-in ink jet printer
- Full reporting capability
- Stores up to 300 checks and 300 card transactions

For additional information we invite you to visit Telecheck's web site at <http://www.telecheck.com>.

