

CHECK ACCEPTANCE PROCEDURES

Before accepting a check, review for the following:

ADDRESS

The address must appear on the check. A post office box number does not qualify as a residential address. If the check only has a post office box (PO Box) listed, request a residential address

PERSONALIZATION

The check writer's name or company name must be commercially imprinted on the check. Note: Starter or Counter checks are not acceptable.

DATE

Must be the current date

TELEPHONE

A phone number including the area code of the words "no phone" must appear on the check

XYZ Corporation
4489 RIVERSIDE AVE PH. (555) 123-4567
ANYTOWN, OR 99999

1012

DATE (Current date) 22-2222/3333 OR 4444

Pay to the order of : (Your company name here) \$ 50.00
Fifty and zero 00/100 Dollars

For _____ John Hancock

⑈123999000010⑈ ⑆19949493884838392⑆ 1012⑈

AMOUNT

The amount in words and figure must agree

PAYEE

Your business establishment's name must appear on this line.

MICR NUMBER

If the MICR number has been altered, do not accept the check

IDENTIFICATION

This square below goes right where the circle is

State	Driver's license #
Birth date	Auth. number

For company checks, the presenter's identification must be written on the check.

WHAT SHOULD I DO IF CERTEGY DECLINES A CUSTOMER CHECK?

- Give the customer a “Dear Customer” Certegy courtesy card
- Explain that Certegy (the check guarantee service) is unable to authorize their check at this time. For their protection they will want to contact Certegy to find out why.

CODE RESPONSES:

- **CODE 1:** Negative information on file
- **CODE 2:** Certegy unable to authorize check (*Over 80 Code 2 qualifiers*)
 - Examples:
 - Analytical Model; Previous Remote Fraud Alert
 - Single Amount Caution
 - Check number Caution
- **CODE 3:** Error in reading check
- Request another form of payment (cash, credit card, debit card, check from a different account)
DO NOT RUN THE CHECK AGAIN OR CALL FOR A VOICE AUTHORIZATION

WHEN TO USE CERTEGY TO GUARANTEE A CHECK:

Make sure that all Certegy check payments are accepted consistently, set specific criteria for your business.

PHONE NUMBERS:

Merchant Concepts

Portland: 503.281.1460
Seattle: 206. 838.4971
Toll free: 877.281.1460

Certegy

Voice Auth: 800.533.4909
Customer service: 800.237.7506
Tech support: 866.804.7724