

# RECURRING DEBIT PROGRAM

*“Merchants can automatically debit their customers checking accounts on a regular basis!”*

## Merchant Benefits

1. No software or terminal to buy [must have internet]
2. Recurring transactions will be initiated automatically
3. No discount rate to pay so it's less expensive than accepting credit cards
4. Eliminate NSF and Deposit fees from local bank
5. No more sorting and depositing of paper checks
6. No third party processor allows merchant to have complete control of new account setup
7. Customized online reporting 24x7

## Procedure at Point of Sale

1. Merchant will obtain the customer's checking account information, amount and frequency of debits
2. Must have signed written authorization from customer (Red Check will provide form)
3. Merchant will input data on RCI's web module
4. RCI will automatically initiate transaction when payment is due
5. Transaction must be the same amount every period and can not vary
6. Online reporting will show NSF items in 3 days
7. Merchant will be funded on cleared transactions in 5 business days
8. NSF transactions may be re-submitted two additional times

## Sample Demo Program

1. Go to [www.redcheck.com](http://www.redcheck.com)
2. Click on Merchant Login
3. Login Name DemoRecur and Password 123letmein
4. Click Merchant tab
5. For demo transaction management click “new auto debit” then “Goodman Financial” on left tree menu

- ✓ No physical check written
- ✓ ACH conversion of funds
- ✓ Non-Guarantee program
- ✓ Merchant **MUST** have signed written authorization from customer
- ✓ Merchant will input and manage transactions via the internet



## Requirements for Setup

1. MOTO Check Service Agreement (fax application ok, original must be in house within 72 hours)
2. Copy of Voided Check
3. MOTO Merchant Information Sheet
4. Copy of Merchants drivers license
5. Description/Example of products/services
6. Copy of Business License
7. Refund and Warranty policies
8. RCI will deploy merchant welcome kit with ACH Stamp and Terminal Instructions Guide)

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Merchant Module - Microsoft Internet Explorer

Address: https://www.eftchecks.com/Merchant/

**Demo** Home Page Merchant Logout

**Welcome to the Merchant Module**

The Demo Processing System provides you, the merchant, with full real-time your batches and transactions. Through this interface you may view and cus variety of reports covering every aspect of your business with Demo.

If you have setup any Mail Order/Telephone Order terminals, this is also the transactions manually into the system.

If you have also purchased the Automatic Debiting option with us, this is als where you can manage your automatic debits.

[Click here for a detailed guide to Online Reports](#)

Any questions, comments, or suggestions about this module may be provide Feedback section on the home page. Please let us know what you think - th improving the system.

12:10:43 - Report categories successfully retrieved.

- New Auto Debit
  - Goodman Financial Services
- Actions
  - Print Recurring Authorization Form
  - Request Reversal
  - View Transaction Details
- Reports
  - Merchant Uncollectable Checks
  - MOTO Bank Statement
  - MOTO Batch Results
  - MOTO Chargebacks
  - MOTO Net Settlement Breakdown
  - MOTO Overhead

### Customer Information

Name (First Last):	<input type="text"/>	<input type="text"/>
Company:	<input type="text"/>	
Address 1:	<input type="text"/>	
Address 2:	<input type="text"/>	
City, State, Zip:	<input type="text"/>	<input type="text"/>
Home Phone:	<input type="text"/>	Work Phone: <input type="text"/>
DL State, Number:	<input type="text"/>	DL Expiration: <input type="text"/>

### Debit Schedule Information

Internal Reference:  (Optional)

Starting on , debit \$  every  Month(s) on the  banking day if the day falls on a weekend or holiday.

A final payment of \$  will occur on .

Merchant Module - Microsoft Internet Explorer

Address: https://www.eftchecks.com/Merchant/

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**Scheduled Transaction List**

Edit	Customer Name	Reference	Routing Number	Account Number	Amount	Next Debit	Final Debit	Debit Frequency	Status
<a href="#">Edit</a>	Account, Mark Lipshiz		067011142	1122334455	30.00	None	06/10/2003	Every 2 week(s)	Inactive
<a href="#">Edit</a>	Acosta, Francisco		021000021	791256789	100.00	11/24/2003		Every 2 week(s)	Active
<a href="#">Edit</a>	anton, hamilton	green belt	322070239	250408693	100.00	12/01/2003		Every 1 month(s)	Active
<a href="#">Edit</a>	Bangerter, Scott	123456/James Cooper	124000012	1000909074	23.00	None	07/23/2001	Every 2 day(s)	Inactive
<a href="#">Edit</a>	Bradley, Lana		122000661	987654321	400.00	12/01/2003		Every 1 month(s)	Active
<a href="#">Edit</a>	Bromley, Ahe		122000661	12879532	8.00	11/19/2003		Every 1 week(s)	Active

12:12:37 - Transaction list retrieved successfully.