

BACK OFFICE CONVERSION (BOC)

Electronically process paper checks in the “back office.”

Procedure of Merchant initiating transaction

1. Merchant will accept checks directly from Consumer (not mailed in).
2. Merchant will collect all checks to be process.
3. Merchant will be prompted to swipe the front of the check through the imager while connected online. **IMAGER REQUIRED.**
4. Image appears on web site and merchant will input amount of check along with other optional data for the transaction.
5. Merchant will repeat this for each check.

ISO Requirements to Setup

1. BOC Check Services Application (**yellow application**)
2. Voided Check

Merchant Requirements

- Magtek or RDM Imager with specialized cable attached to a PC with internet access.
IMAGER REQUIRED.
- Must notify customer at the point of sale with the following statement: “Checks received for payment of goods and services will be deemed sufficient authorization to clear checks electronically through the Automated Clearing House Network”.
- Paper check kept on file for 2 years
- NO Money Orders, Third Party checks, Cashier’s checks, Travelers checks, Starter checks, checks drawn on credit card accounts and Drafts from Government Agencies can be processed through the BOC program.

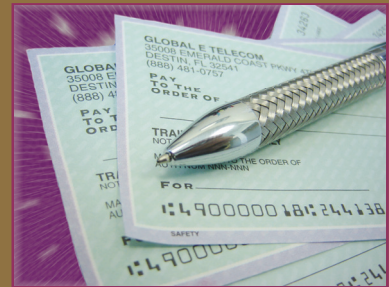
Target Merchants

Merchants that don’t have a terminal or check reader available when accepting checks.

Some examples:

- Plumber/HVAC
- Pizza Delivery
- Multi lane retailers

- Imager with specialized cable connects to PC with internet connection
- ACH Conversion of funds—NON GUARANTEE
- Designed for lower volume merchants
- Merchant can process approximately 50 checks per hour



Merchant Benefits

- Reduced handling of paper check costs. (trips to the bank, deposit slips, deposit and NSF fees from local bank, lost checks and employee handling).
- Software downloads to PC with easy to follow directions the first time the merchant logs onto the web site.
- No setup fees (optional).
- Faster availability of funds.
- ACH transactions take precedence over paper checks at the consumer’s bank.
- Detailed Online Reporting of all activity and ability to view check images.
- *Standard initial* maximum check limit of \$1,000.00.



Magtek Imager with PC