



T - C H E KTM

**T-Chek Merchant Policies
And Procedures**

T - C H E K™

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1. MERCHANT INTRODUCTION TO T-CHEK

Welcome to T-Chek Systems dba Electronic Funds Source LLC network of accepting Merchant Participants (hereinafter "Merchant", "you" or "your"). We are excited to have your location(s) as part of our acceptance network. The information contained in this policies and procedures manual should provide you with the information necessary to accept and properly process our T-Chek Products.

Please do not hesitate to contact our Customer Service Center at (800) 776-2435 with any questions.

1.1 Who is T-Chek Systems?

- T-Chek Systems is a commercial information and payment processing services company. T-Chek provides tailored solutions, decision based information and services that enable our customers to manage spend, reduce operational risk and increase productivity.
- T-Chek's products (cards, express codes, one time use cards, etc.) are widely accepted, including at more than 6,000 Merchant locations.
- T-Chek provides streamlined reporting tools to make handling business easier than ever.
- Window and counter signage is provided to show that you are a T-Chek accepting site.
- Your location(s) information will be advertised in our online Merchant acceptance directory.

1.2 How to Contact T-Chek Systems

- The T-Chek Customer Service Center can be reached at (800) 776-2435 and is available 24 hours a day, 365 days a year to assist you with any questions or concerns.
- If your point of sale device is not functional, T-Chek may be contacted at (800) 776-2435 to obtain an authorization.

1.3 How to Recognize T-Chek Forms of Payment

- Prior to accepting and processing transactions on any of T-Chek Forms of Payment Identification, please request valid ID from the individuals presenting the T-Chek Forms of Payment Identification. It is important to note that T-Chek will hold the Merchant responsible to check and record proper ID and obtain the driver's signature on all invoices/drafts.

1.3.1 T-Chek Fuel Card

- T-Chek Systems processes transactions on a variety of cards in the marketplace today. Some of our larger customers choose to issue a T-Chek processed card branded with their company information and logo.
- Located on the front or back of the card, you may find a T-Chek logo or the T-Chek name and contact information (refer to samples below).
- If you are uncertain if the card should be processed through T-Chek, simply attempt to process the transaction through your point of sale device by selecting T-Chek. It will not work properly if the card has not been issued by T-Chek.



New T-Card (beginning in October 2010)



T-Card (beginning to phase out Oct. 2010)



T-Card (phase out March 2009)

1.3.2 T-Chek Express Code

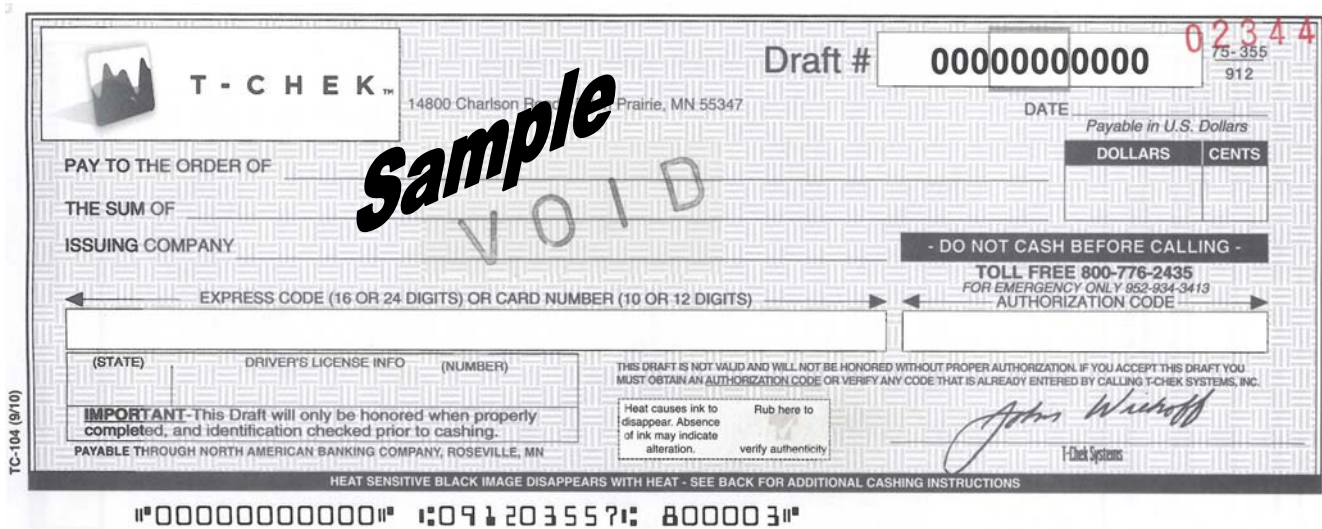
The T-Chek Express Code Program is used to facilitate cash payments or disbursements to third parties. The Express Code is a secure series of numbers (16 or 24 digits in length) that designate a specific dollar amount when created and issued by the Customer. Once that Express Code number is provided to the third party (driver, maintenance facility, services provider, etc.) it can be cashed by presenting the code to one of our accepting merchants who will process the Express Code number either on a T-Chek draft or on one of their Merchant invoices.

1.3.3 T-Chek Draft

T-Chek drafts are used as the payment device at Merchants who are not set up with an assigned T-Chek Merchant Number. The draft shown below is subject to change without notice. Merchant must always follow the process for properly authorizing the draft for payment even if the draft is presented with an authorization code already written in the space provided.

- U.S. drafts are pink and red or gray in color.
- Canadian drafts are blue or gray in color.
- The T-Chek logo is located in the upper left hand corner of both types of drafts. Please see below for logo examples.

T-Chek U.S. Draft Example



Example of T-Chek Logos



1.4 How to Recognize a T-Chek Authorization Code

Prior to accepting any of T-Chek's payment products, the accepting Merchant must always obtain an approval code otherwise known as an authorization code directly from T-Chek Systems. T-Chek authorization codes are a series of numbers generated by T-Chek ranging from 4 to 10 digits in length. The T-Chek Express code authorization code is typically four digits in length and Fuel card authorization codes are nine digits in length and may be preceded by an alpha character. Settlement authorization codes are 10 digits in length *and are not preceded by an alpha character.*

1.5 Rejected T-Chek Transactions

- If the transaction cannot be approved, the Merchant will be issued a transaction reject message along with a rejection code.
- Once the cardholder has contacted their company or presented the Merchant with the necessary data to resubmit the transaction, simply reprocess the transaction through your point of sale device or call T-Chek to complete the transaction by providing the reject code.

1.6 Voiding T-Chek Transactions

- To void an authorized transaction, if your point of sale device supports T-Chek voids, simply follow the entry prompts to void the transaction.
- If your point of sale device does not support voids, please contact T-Chek immediately at (800) 776-2435. The integrated voice response (IVR) system will prompt for language choice and once selected, choose the option for Void or Back-out of a transaction.
 - Trendar systems with software version 617 or higher will support the T-Chek void function, simply press F5 to void a transaction and follow the prompts accordingly.
- Only transactions from current day may be voided if processed through the point of sale device or by contacting the Customer Service department at (800) 776-2435.
- To void transactions that are not current day, please contact the T-Chek Customer Service department at (800) 776-2435 and a representative will assist you.

1.7 Disputed Purchases

- In all cases concerning transactions disputed between customers and Merchant, Merchant agrees to retain all original purchase invoices for a minimum period of six (6) months after the transaction, and to forward to T-Chek a copy of the original invoices within seven (7) business days of a request by customer or T-Chek.
- If Merchant fails to forward the original documents as provided herein, T-Chek is authorized to deduct the disputed funds from the Merchant's settlements and return them to customer.
- Merchant agrees to notify T-Chek of all such disputed transactions in writing within 30 days of the original transaction date.
- If Merchant fails to provide such notice to T-Chek within 30 days of the original transaction date, disputed transaction(s) in question will be reviewed and processed on a discretionary basis by T-Chek.
- Payment via T-Chek is not guaranteed if disputed transactions are not submitted within 30 days of original transaction date.
- Merchant agrees to provide video/audio tape to T-Chek upon request, if available.

Merchant must follow processes and procedures outlined in this document, including obtaining and documenting a valid ID for the cardholder or individual obtaining cash. Transactions are subject to return or chargeback when these processes are not followed.

1.8 Returned T-Chek Draft Process

If a T-Chek draft should be returned to you from your bank, please refer to the reason for return on the face of the draft or feel free to contact the T-Chek Customer Service department at (800) 776-2435 for further instructions.

2. T-CHEK SETTLEMENT (INVOICE) LOCATIONS

2.1 Processing & Authorizing T-Chek Fuel Card Transactions to an Invoice

T-Chek reserves the right to adjust amounts payable to Merchant when necessary due to negotiated or contract price agreement between Merchant and customer, point-of-sale rental agreements, mistakes, malfeasance, or amounts owed to T-Chek by Merchant, and for any other reason pursuant to any agreement between Merchant and T-Chek or customers.

T-Chek Forms of Payment Identification may be used for the purchase of merchandise and/or services from Merchant Facilities. To authorize any T-Chek transactions, simply contact T-Chek by using your Point of Sale Device or by calling (800) 776-2435. The steps outlined below should be followed on all T-Chek card types:

- Validate that the name on the Driver's License or Government issued ID matches the name on the Fuel Card (not all cards will contain the Driver's Name)
- Provide T-Chek with Location's T-Chek Site number
- Provide Invoice number that will be used for the transaction
- Provide T-Chek the total Invoice amount
- Provide T-Chek with Level of service - Self, Mini, Full (Point of Sale authorization only)
- Provide T-Chek with Type of product/fuel purchased
- Provide T-Chek the gallon\liter amount
- Provide T-Chek with Cash price per unit (Point of Sale authorization only)
- Provide T-Chek with total dollar amount of purchase
- T-Chek will issue the processing location an Authorization number which will need to be referenced on the receipt.
- Cardholder/driver must sign invoice if the transaction involved cashier interaction.
- Write the Driver's valid License number or Government issued ID and State on the invoice.
 - *Only applies to T-Chek voice authorized transactions. Does not apply to electronic point of sale transactions. Example: Transactions at the pump or electronically at the fuel desk.*

When a location is processing a T-Chek transaction, the following additional information may be required depending on cardholder/driver and specific requirements of the trucking company.

Driver must be present when receiving original authorization of transaction(s).

- Driver's unit/vehicle number
- Driver's ID number
- Merchant's invoice number
- Trip or PO number
- Hub (Odometer) reading
- Commercial Driver's License (CDL) number or Government issued ID
- Trailer number (if purchasing reefer\NonHwy fuel)
 - Valid Driver's License number or Government issued ID, Driver's full name, and State must be legibly printed on the Invoice and the Invoice must also be signed by the cardholder to be considered valid.
 - *Only applies to T-Chek voice authorized transactions. Does not apply to electronic point of sale transactions. Example: Transactions at the pump or electronically at the fuel desk.*
 - Attendant must verify that the Signature on the Driver's License matches the signature on the Invoice.

- IVR Authorization Grid:
 - Can be used to handle the entry of alphabetical portions of the driver's specific requirements.

A	21	G	41	M	61	S	74	Y	93
B	22	H	42	N	62	T	81	Z	94
C	23	I	43	O	63	U	82		
D	31	J	51	P	71	V	83		
E	32	K	52	Q	72	W	91		
F	33	L	53	R	73	X	92		

2.2 Processing & Authorizing an Express Code Transaction to an Invoice

T-Chek reserves the right to adjust amounts payable to Merchant when necessary due to negotiated or contract price agreement between Merchant and customer, point-of-sale rental agreements, mistakes, malfeasance, or amounts owed to T-Chek by Merchant, and for any other reason pursuant to any agreement between Merchant and T-Chek or customers.

T-Chek Forms of Payment Identification may be used for the purchase of merchandise and/or services from Merchant Facilities. To authorize any T-Chek transactions, simply contact T-Chek by using your Point of Sale Device or by calling (800) 776-2435. If you are calling T-Chek:

- Provide T-Chek with the Express Code presented by the individual.
- Provide T-Chek with Location's T-Chek Site number.
- Provide T-Chek with the first and last name of the person cashing the T-Chek Express Code.
- Provide T-Chek with the invoice number for the transaction being processed.
- Provide T-Chek with the dollar amount of the transaction processed.
- T-Chek will issue the processing site an authorization number which will need to be written on the invoice/receipt.
- The person cashing the Express Code will need to sign the receipt upon completion after authorization is received.
- Validate signature on receipt to the signature on the driver's valid Commercial Driver's License or Government issued ID.
- Write the Driver's valid License number or Government issued ID and State on the receipt.

Valid Driver's License number or Government issued ID, Driver's full name, and State must be legibly printed on the Invoice and the Invoice must also be signed by the cardholder to be considered valid.

- Attendant must verify that the Signature on the Driver's License or Government issued ID matches the signature on the Invoice.

If an Express Code is preauthorized to a Draft, please call T-Chek at (800) 776-2435 for further instructions.

Driver must be present when receiving authorization of transaction(s).

Immediately report any suspicious activity (potential fraud) to (800) 776-2435 – prior to cashing check/authorizing transaction.

2.3 Other T-Chek Authorization Requirements for Invoice Locations

- A T-Chek site number will be assigned to your location.
- This number should be used for Invoice authorization and ACH Settlement as well as identifying your location to T-Chek representatives.
- All transactions need to be authorized to an INVOICE (no drafts).
- Invoices are not provided by T-Chek for authorization purposes.

3. T-CHEK SETTLEMENT PROCEDURES

3.1 Settlement Options and Procedures

For all purchases of goods and services by T-Chek and Merchant's mutual customers at Merchant facilities with T-Chek Form of Payment Identification, T-Chek shall make payment via ACH (Automated Clearing House) to settle with Merchant.

3.2 Settlement Process – ACH

- Your T-Chek Settlement will be automatically processed to your designated bank account by creating an ACH transfer request four (4) business days following the date of the transaction. Payment will post to your bank account on the fifth (5th) business day - see Payment Schedule outlined in 3.3.
- T-Chek drafts are not required for settlement and there are no settlement steps your location needs to take. T-Chek will automatically process your settlement.
- Settlement reports which contain your deposit detail will be sent to your location via fax or will be sent to your online T-Chek folder each day.
- The Settlement report is required for ACH settlement merchants and should be used for balancing purposes.

3.3 Payment Schedule – ACH

Transaction Occurs	ACH Submitted for Payment	Most Banks Receive Deposit
Monday	Monday	Tuesday
Tuesday	Tuesday	Wednesday
Wednesday	Wednesday	Thursday
Thursday	Thursday	Friday
Friday	Friday	Monday
Saturday	Friday	Monday
Sunday	Friday	Monday