CHECKCARE

saviVERIFY Introduction:

The CheckCare saviVERIFY v3.4 program is a web based application that is designed to verify your customer's checking accounts with our national database for existing bad checks and to validate with your customer's bank to determine if the account is 'CLOSED' or not. You can use the saviVERIFY program with your web browser by manually keying the check number, amount of check, bank routing number and bank account number or use a MagTek® Mini Micr check reader **(P/N:22523009)** with a USB cable **(P/N:22517583)**.

URL:
The CheckCare saviVERIFY web application is located at:
> https://saviverify.com/verification/

The CheckCare saviVERIFY is cross browser compatible with most popular browser versions.
- Type the above URL into your browser or you can hold down the Ctrl key while clicking on the above URL link.

Using CheckCare saviVERIFY Application:

Complete Setup Settings:
The first time you use the CheckCare saviVERIFY you will need to Login and key in the user and password given to you by a CheckCare representative either in an email   or verbally.
- Click the 'Login' button
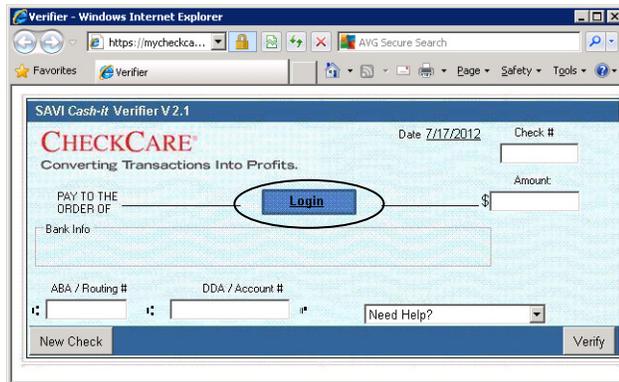
This will open the user settings window.
- Key in your User and Password
- Click the 'Save' button

Now the application is ready for use.
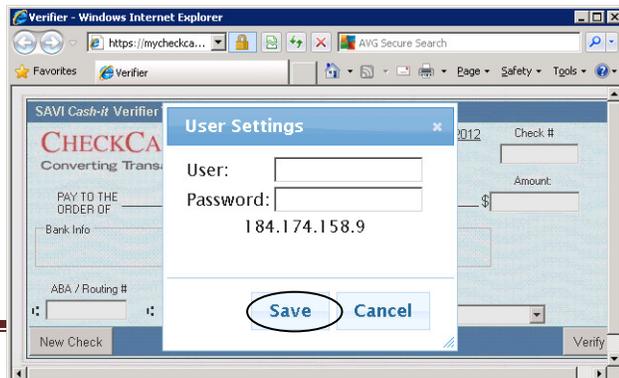
Use with MagTek® Check Reader: (if you don't have a check reader then see Manual Use)

The use of a check reader decreases the time it takes to verify your customer's check and increase the accuracy of the data sent for verification. The check reader reads magnetic ink printed on the bottom of the check. DO NOT PLACE THE READER ON A MAGNETIC SOURCE SUCH AS A COMPUTER. (See Appendix B. MagTek® Check Reader Troubleshooting Step 12)

- Please connect your check reader to your computer with the supplied USB cable.
- Plug in the power cord to the check reader and then the power supply. There should be a green light on the front of the check reader next to the left side of the horseshoe slot.
- Orient the check so the MICR line is down and the printed side faces the center of the check reader.
- Place the check so the leading edge is in the open slot

When the check reader detects the presence of the check, the motor will turn on. At this time gently urge the check forward until the check reader grabs the check. When this happens, release the check. The check will continue around the check path and exit through other side. DO NOT STAMP THE BACK OF THE CHECK UNTIL AFTER IT HAS BEEN VERIFIED. (See Appendix B. MagTek® Check Reader Troubleshooting Step 13)
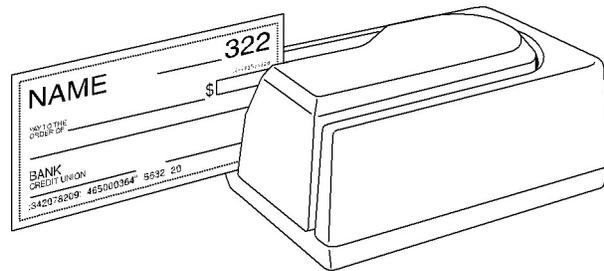
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- After the check is read, the MICR data will be auto-populated into the check image and will prompt you to key the check amount. The Bank Info on the check image will display the name and phone of the bank for comparison with the physical check. If the routing # is not found it will display 'Bank Not Found'.
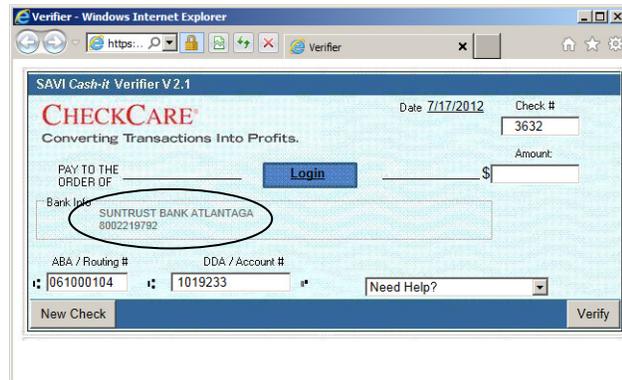
Once you key in the check amount then
- Click on the 'Verify' button.

Manual Use:

- Key in Check #
- Key in amount of check
- Key the bank routing # (this number begins with and ends with this symbol ⑆)
- Key in the bank account number (if the account # has leading zeros then they must be keyed in)
- Click on the 'Verify Check' button.

  - ○ Personal checking accounts:
    - ▪ The routing number is normally the first set of numbers on the bottom of the check and begins and ends with this symbol ⑆
    - ▪ The account # follows the routing number and ends with this symbol ⑈
    - ▪ For a sample of a personal check you can click on the 'Need Help?' from the saviVERIFY check image and choose 'Sample Image'.
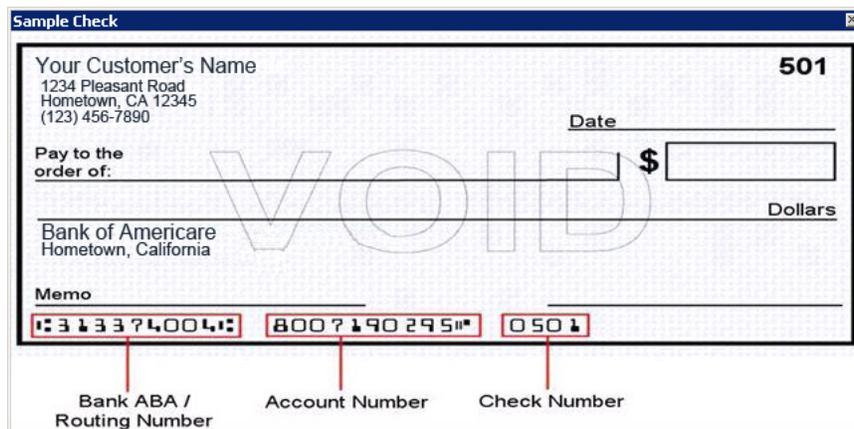
  - ▪ If there are any spaces or dashes do not try to key them in.
  - ▪ The last number on the bottom is usually the check #.

  - ○ Business checking accounts:
    - ▪ The check # is normally the first number. It begins and ends with this symbol ⑈.
    - ▪ The routing number is normally in the middle. It begins and ends with this ⑆.
    - ▪ The account will follow the routing number and will end with this symbol ⑈

For pricing on a MagTek® check reader please contact
your CheckCare representative at
800.443.7878

saviVERIFY Results:

There are 3 basic types of saviVERIFY Results.
- Authorize (green)
- Warning (yellow)
- Decline (red)

A yellow (warning) results indicates that there is NO negative information but is either NEW to our system/your location, or has exceeded the #/$ allowed in a day/number of days. Once you verify your regular customers' accounts they will be authorized if they have no outstanding returned checks.
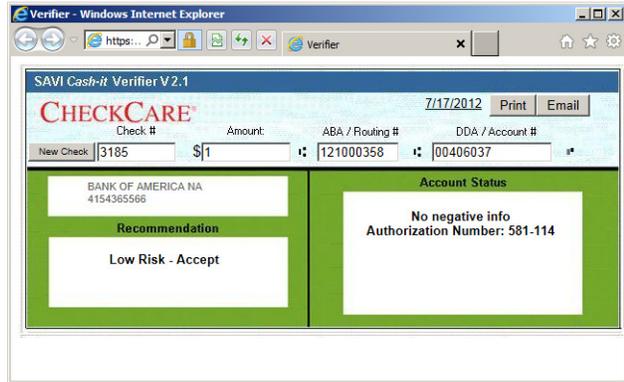
Each Result has 3 sections.
- Recommendation section - gives our recommendation to accept, reject or validate check writer/casher based on risk levels.
- Account Status section - lists the reasons for the risk level and possible phone numbers for your customer to call to restore their check writing privileges.
- Bank Info section – lists the bank and phone number for that routing #. If the recommendation is to 'Call the Bank', the phone number of the bank will be displayed on the check image of the saviVERIFY application.
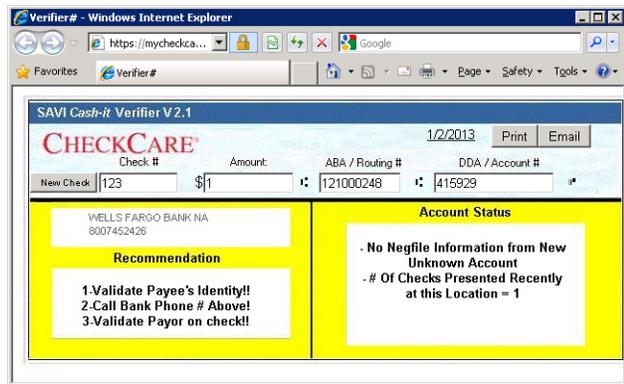
The Print and Email buttons allow you to print or email the Results for your customer. Only if you choose **NOT** to accept the customer's check is it required to Print/Email the Results.

The Federal Credit Reporting Act requires you to give your customer the following statement which will be printed/emailed to them:

Your check cannot be accepted at this time. The decision to deny your check is based on the information provided above. You have the right to request a free copy of this information from the company listed above, if you request it from the company within 60 days. You also have the right to dispute directly with the

Email/Print High Risk Results:

It is required to either print or email the Results for customers that you choose to NOT to accept their checks.
- Click on 'Email' button.

You will be prompted to key in the email address of your customer.
- Click 'Save' button to send email
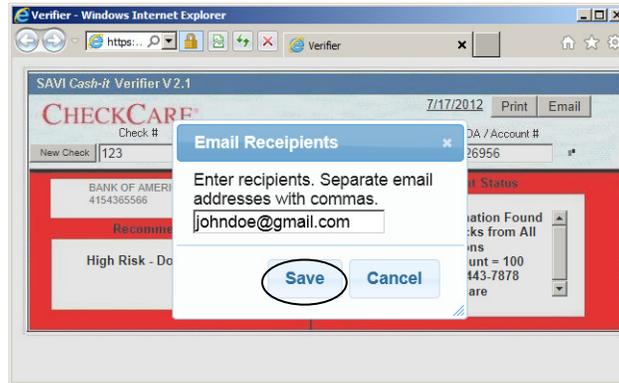
- Click on 'Print' button – to display your printers.

- Click on 'Print' button

Next saviVERIFY Transaction:

To start the next saviVERIFY transaction
- Click on the 'New Check' button
  o Or
- If you are using a check reader you can initiate another transaction by simply scanning another check.

Bookmark the saviVERIFY:

We recommend that you bookmark the CheckCare saviVERIFY application for easy location of the web page.

- Click on the 'Need Help?' drop down menu.
- Scroll to and click on 'Bookmark CheckCare saviVERIFY'
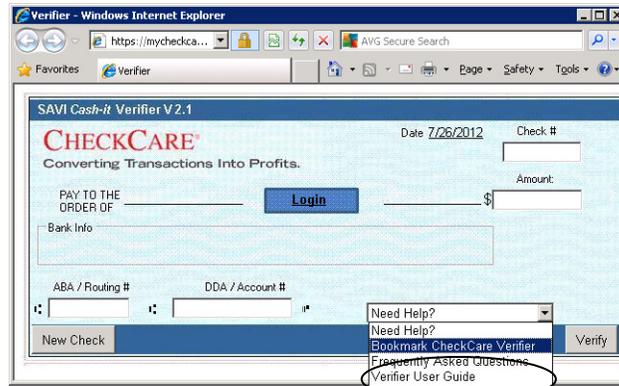
This will display a link for you to click to add the saviVERIFY to your favorites.

- Click on the link
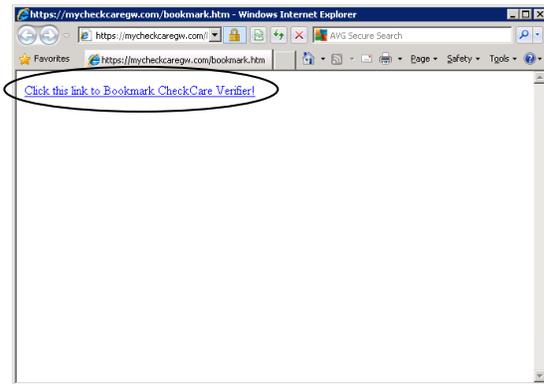
This will display the Name as 'CheckCare saviVERIFY' and to create the bookmark in the 'Favorites' folder. You can scroll down to locate another location for the bookmark or choose the 'New Folder' to create a new folder for the bookmark.

- Click 'Add' Button
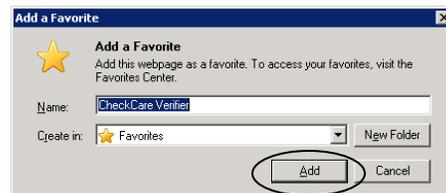
Create Shortcut on Desktop:

Once you have bookmarked the saviVERIFY you can create a shortcut to your desktop by simply locating the saviVERIFY bookmark and dragging it to your desktop.

- Click on 'Favorites' button
- Right click on 'CheckCare saviVERIFY' and hold it down.
- Drag it to your desktop and release the right click button.
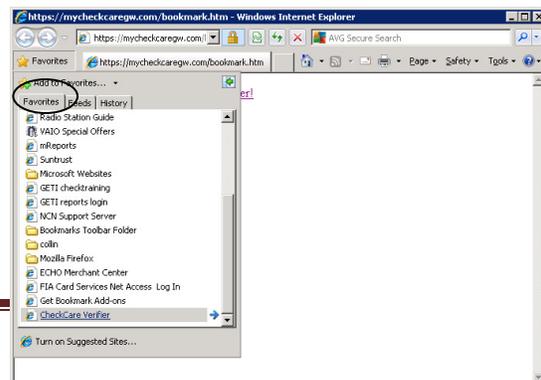
MagTek® CHECK READER REQUIREMENTS
- Personal Computer.
- USB Cable, P/N:22517583.
- AC adapter, P/N 64300050.
- A small bottle of compressed air.
- A cleaning card, P/N 96700006.
- Internet Explorer Version 8 or higher
  (http://windows.microsoft.com/en-US/internet-explorer/downloads/ie)

APPENDIX A. MagTek® CHECK READER SET-UP
1. Plug the USB Interface Cable into the MICR check reader.
2. Plug the USB Interface Cable into the computer USB port.
3. Plug in the power cable to the electrical outlet.
4. Plug power cable into the MICR Reader.
5. If LED is not SOLID GREEN proceed to Appendix B.

APPENDIX B. MagTek® CHECK READER TROUBLESHOOTING

MagTek® Check Reader LED Indicators

LED INDICATOR	DESCRIPTION
OFF	Power off
SOLID GREEN	Ready to read check
OFF→ SOLID RED	Check read error
OFF→ SOLID GREEN	Good read
FLASH GREEN	Needs initialization (power the check reader off and back on)
FLASH RED/GREEN	Data sensor blocked (motor does not run)
FLASH RED	Motor sensor blocked (motor does not run)
FLASH GREEN FAST	Monitor mode (factory use only)

STEP 00 CHECK LED
Check the status of the LED indicator:
- off, continue to step 01.
- green, continue to step 02.
- blinking red, continue to step 11.

- blinking green, continue to step 16.
- blinking red/green, continue to 12.
- red or orange, continue to step 17.

STEP 01 CHECK THE POWER TO THE MICR READER

Possible causes for this problem are:
- AC adapter connection to outlet - make sure the AC adapter is securely connected to outlet on the wall or power strip.
- AC adapter connection to MICR Reader - make sure the AC adapter is securely connected to the power jack on the MICR Reader.
- Power strip - if using a power strip, make sure the strip is connected to outlet on the wall and the switch on the strip is turned on.
- AC adapter is defective - replace the AC adapter.

Determine if any of the conditions described above are true:
- If yes, rectify and continue to step 00.
- If no, continue to step 17.

STEP 02 READ A CHECK

Read a check through the MICR Reader:
- If the check is transported all the way around the check path, continue to step 03.
- If the check gets "stuck" in the check path, continue to step 10.
- If the motor does not turn on, continue to step 17.

STEP 03 DID PC RECEIVE DATA?

After the check is read, did the PC receive any data?
- If yes, continue to step 04.
- If no, continue to step 05

STEP 04 ANALYZE DATA

Analyze the data received by the PC:
- If the data is good, continue to step 15.
- If the data contains one or more '?', continue to step 06.
- If the data is missing characters, continue to step 07.
- If the data is garbled, continue to step 08.
- If the data is good but not what is expected, continue to step 09.

STEP 05 VERIFY PARAMETERS

Use MICRbase to verify the following parameters:

- "Send Data After Error" - if this option is set to NO, the MICR Reader will not send any data after a read error. Use MICRbase to change this option to YES.

Determine if any of the conditions described above are true:

- If yes, rectify and continue to step 02.
- If no, continue to step 13.

STEP 06 READ ERROR

Possible causes for this problem are:

- Interference - the MICR Reader may be too close to a monitor, AC adapter or magnetic device. Move the MICR Reader away from the source of interference.
- Printing problem - the check being read may not meet the requirements of the ANSI Standards. Use one the sample checks provided by MagTek .
- Feeding the check - do not hold on to the check as it goes around the path. Release the check immediately after the MICR Reader "grabs" it. Also, make sure that the front end is not tilted up while the check is being read.
- Foreign debris – power off the MICR Reader and try to push out any loose debris on the check path. Grab the cleaning card and force it through the check path (this is a manual process, the motor will not turn on). Try this procedure several times until the debris comes out. Power on the MICR Reader again.

Determine if any of the conditions described above are true:

- If yes, rectify and continue to step 02.
- If no, continue to step 14.

STEP 07 MISSING CHARACTERS

Possible causes for this problem are:
- Feeding the check - When feeding the check, make sure that the MICR line is at the bottom and the printed side of the check is facing the MagTek logo on the MICR Reader.

Determine if any of the conditions described above are true:
- If yes, rectify and continue to step 02.
- If no, continue to step 08.

STEP 08 COMMUNICATION PARAMETERS DO NOT MATCH

Verify that the communication parameters of the MICR Reader match the parameters of the PC. Use MICRbase to verify/change the communication parameters.

Determine if the condition described above is true:
- If yes, rectify and continue to step 02.
- If no, continue to step 14.

STEP 09 INCORRECT FORMAT

Possible causes for this problem are:
- Incorrect Format Number - the current Check data format in the MICR Reader is not the desired format. Contact CheckCare for Insta-Change configuration check at (800) 443-7878.
- Incorrect Message Format - the current Message format in the MICR Reader is not the desired format. Contact CheckCare for Insta-Change configuration check at (800) 443-7878.

Determine if any of the conditions described above are true:
- If yes, rectify and continue to step 02.
- If no, continue to step 17.

STEP 10 PATH IS OBSTRUCTED

Foreign debris is obstructing the check path:
- Loose debris - power off the MICR Reader and try to push out any loose debris on the check path. Grab the cleaning card and force it through the check path (this is a manual process, the motor will not turn on). Try this procedure several times until the debris comes out. Power on the MICR Reader.
- Wedged debris - the debris is wedged in and cannot be removed with the procedure described above.

Is the foreign debris removable?
- if yes, remove and continue to step 02.
- If no, continue to step 17.

STEP 11 MOTOR SENSOR IS BLOCKED

The Motor sensor may be blocked by dust build-up or foreign debris. Use forced air to clean the sensor near the beginning of left side the horseshoe shaped path.
Power off the MICR Reader and then power on again, observe the LED indicator:
- If the LED indicator blinks red, continue to step 17.
- Any other LED indicator status, continue to step 00.

STEP 12 EMF NOISE/INTERFERENCE

When idle, the MICR Reader monitors the signal coming from the MICR head. If any signal (noise/interference) with amplitude large enough to affect check reading is detected, the LED indicator blinks red/green. Possible sources of EMF are monitors, AC adapters, or magnetic devices. Move the MICR Reader at least 6 inches away from the source of noise/interference.
Determine if the condition described above is true:
- If yes, rectify and continue to step 00.
- If no, continue to step 13.

STEP 13 DATA SENSOR IS BLOCKED

The data sensor may be blocked. Try one or both of the following procedures:
- Forced air - use forced air to clean the sensor close to the middle of the horseshoe shaped path.
- Cleaning card - power off the MICR Reader and try to push out any loose debris on the check path. Grab the cleaning card and force it through the check path (this is a manual process, the motor will not turn on). Try this procedure several times until the debris comes out.

Power off the MICR Reader and then power on again, observe the LED indicator:
- If the LED indicator blinks red/green, continue to step 17.
- Any other LED indicator status, continue to step 00.

STEP 14 NO MICR DATA DETECTED

Possible causes for this problem are:
- No MICR characters - the ink used to print the MICR characters does not have magnetic properties. Try one of the sample checks provided by MagTek.
- Feeding the check - When feeding the check, make sure that the MICR line is at the bottom and the printed side of the check is facing the MagTek logo on the MICR Reader.

Determine if any of the conditions described above are true:
- If yes, rectify and continue to step 02.
- If no, continue to step 14.

STEP 15 CABLE PROBLEM

Possible causes for this problem are:
- Loose connection - the cable connector on the PC or the MICR Reader may be loose. Make sure that both connectors are tightly connected.
- Damaged cable - the connectors, pins or wires in the cable may be damaged. Replace cable.

Determine if any of the conditions described above are true:
- If yes, rectify and continue to step 02.
- If no, continue to step 17.

STEP 16 NO PROBLEM FOUND

The MICR Reader is operating properly. If you have additional concerns or requirements please contact your CheckCare representative (925) 418-5258.

STEP 17 READ INSTA-CHANGE CHECK

Read Insta-Change check with the appropriate settings. Return to step 00. If condition persists, continue to step 18.

STEP 18 RETURN MICR READER TO CHECKCARE

The MICR Reader has a problem that needs further analysis, testing, and possibly repair. Please contact the CheckCare Help Desk at (800) 443-7878, and make arrangements to send the unit back to MagTek. Include a detailed description of the problem.