



T - C H E K <sup>TM</sup>

## Merchant Processes and Procedures



**T - C H E K™**

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## 1. MERCHANT INTRODUCTION TO T-CHEK

Welcome to T-Chek Systems 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 processes 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.

Thank you and Welcome to T-Chek!

### 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 September 2011)



T-Card (beginning to phase out Sept. 2011)



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

### 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 Settlement (Invoice) locations, Draft locations, or 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 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

**T - C H E K**™ 14800 Chartson B... Prairie, MN 55347

Draft # **0000000000** **02344**  
75-355  
912

DATE \_\_\_\_\_ Payable in U.S. Dollars

DOLLARS	CENTS

PAY TO THE ORDER OF \_\_\_\_\_

THE SUM OF \_\_\_\_\_

ISSUING COMPANY \_\_\_\_\_

**VOID**

**Sample**

**- DO NOT CASH BEFORE CALLING -**

**TOLL FREE 800-776-2435**  
FOR EMERGENCY ONLY 952-934-3413

EXPRESS CODE (16 OR 24 DIGITS) OR CARD NUMBER (10 OR 12 DIGITS) \_\_\_\_\_ AUTHORIZATION CODE \_\_\_\_\_

(STATE) \_\_\_\_\_ DRIVER'S LICENSE INFO (NUMBER) \_\_\_\_\_

**IMPORTANT**- This Draft will only be honored when properly completed, and identification checked prior to cashing.

PAYABLE THROUGH NORTH AMERICAN BANKING COMPANY, ROSEVILLE, MN

THIS DRAFT IS NOT VALID AND WILL NOT BE HONORED WITHOUT PROPER AUTHORIZATION. IF YOU ACCEPT THIS DRAFT YOU MUST OBTAIN AN AUTHORIZATION CODE OR VERIFY ANY CODE THAT IS ALREADY ENTERED BY CALLING T-CHEK SYSTEMS, INC.

Heat causes ink to disappear. Rub here to verify authenticity.

*John Wickhoff*

T-Chek Systems

TC-104 (9/10)

HEAT SENSITIVE BLACK IMAGE DISAPPEARS WITH HEAT - SEE BACK FOR ADDITIONAL CASHING INSTRUCTIONS

⑈0000000000⑈ ⑆091203557⑆ 800003⑈

#### 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 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.

## 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 Settlement as well as identifying your location to T-Chek representatives.
- All transactions need to be authorized to an INVOICE for daily and shift settlement locations (no drafts).
- All transactions will be paid to your location via shift or daily settlement based upon your T-Chek Merchant Acceptance Agreement (see Process 4).
- T-Chek drafts are to be used for settlement purposes only.
- Invoices are not provided by T-Chek for authorization purposes.
- Drafts will be provided by T-Chek to your location.

## 3. T-CHEK DRAFT LOCATIONS

### 3.1 Authorizing a T-Chek Fuel Card to a Draft

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 your location does not perform daily or shift settlement with T-Chek, a T-Chek draft will be used in conjunction with each transaction. When a card is presented simply contact T-Chek by using your Point of Sale Device or by calling (800) 776-2435. The steps outlined below should be followed to process on all T-Chek card types:

- Write the T-Chek (typically 12 digits in length) Card Number on the face of the draft in the space provided.
- Call the Authorization Line (800) 776-2435 and choose the following options:
  - Press 1 to authorize a card transaction
  - Enter your T-Chek assigned site number or the 10-digit phone number from which you are calling, press #
  - Enter the full card number, press #
  - Press 1 if card is present
  - Enter 11 digit draft number, press #
  - Enter dollar amount in dollars and cents, press #
  - Call will be transferred to a Customer Service representative to complete the authorization process
- All required card validations (truck #, driver ID, mileage, etc.) will be required when calling T-Chek to authorize the draft transaction. Service transactions (lumper service, repair, towing, etc.) must be authorized by the service providers and cannot be authorized by drivers.
- Draft amount should be written out minus any applicable transaction fees, which will be given to the Merchant by the Customer Service Representative after the transaction has been authorized.
- Valid Driver's License number or Government issued ID, Driver's full name, and State must be legibly printed on the draft in the space provided and the draft must 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 Draft.

### 3.2 Authorizing a T-Chek Express Code to a Draft

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 your location does not perform daily or shift settlement with T-Chek, a T-Chek draft will be used in conjunction with each transaction. When an Express code or draft is presented simply contact T-Chek by using your Point of Sale Device or by calling (800) 776-2435. If you are calling T-Chek:

- Write the 16 or 24 digit T-Chek Express Code on the face of the draft in the space provided
- Call the Authorization Line (800) 776-2435 and choose the following options:
  - Press 2 to authorize an Express Code
  - Enter your T-Chek assigned site number or the 10-digit phone number from which you are calling, press #
  - Enter 16 or 24 digit Express Code, press #

- Enter 11 digit draft #, press #
- Enter amount in dollars and cents, press #
- Write the four digit verification/authorization code on the face of the draft in the space provided
- Draft amount should be written out minus any applicable transaction fees, which will be given to the caller by the Customer Service Representative after the transaction has been authorized.
- Cardholder's ID must be written on the draft in the space provided and the draft must be signed by the cardholder to be valid.
- Valid Driver's License number or Government issued ID, Driver's full name and State must be legibly printed on the draft in the space provided and the draft must 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 Draft.
- If an Express Code is preauthorized to a Draft, please call T-Chek at (800) 776-2435 to validate authorization code. Once validated, Draft can be deposited.

## 4. T-CHEK SETTLEMENT PROCEDURES

### 4.1 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 EFT (Electronic Funds Transfer) to settle with Merchant.

For Merchants currently participating in the daily or shift settlement process on a draft, please make sure that you have the information listed below available prior to processing your settlement through the IVR or through your Point of Sale device:

- Your T-Chek site number
- Total invoice count
- Gross dollar amount
- A blank T-Chek draft
- Daily settlement locations can settle through the previous day's business only. The settlement cycle is midnight to midnight Central Time.
- A transaction detail report (Settlement report) will be sent to your location to be used for settlement purposes (fee may be charged).
- All unsettled adjustments will post to the report until your settlement has been processed except as otherwise set forth herein. You will not be charged more than once for each report sent.
- Shift Settlement locations can settle throughout the day; no time limit on settlements except as otherwise set forth herein.
- A T-Chek draft should be written out for the Net Amount (amount after fees) and this applies to both Shift and Daily settlement locations.
- Merchants must, regardless of settlement option used to process settlement, complete all settlements with T-Chek within twelve (12) months from the date of the underlying transaction; unsettled transactions existing beyond twelve (12) months from the date of the underlying transaction shall be forfeited and shall not be settled.

### 4.2 Settlement Process – EFT

- Your T-Chek Settlement will be automatically processed to your designated bank account the following business day and can take up to 3 business days to post to your bank account.
- Weekly EFT settlement is also an option. Your T-Chek Settlement will be automatically processed to your designated bank account on the weekday of your choice and can take up to 3 business days to post to your bank account.

- 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.
- For Daily EFT settlement payments\deposits for Friday, Saturday, and Sunday will be sent as one payment to your bank account the following business day.
- 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 EFT settlement merchants and should be used for balancing purposes.