



1. Processing a Check

- a. Press the "Check" key on the keypad (The check key is the second orange key in the second row)
 - i. Press the "1" numeric key from the keypad, for manual bank deposit (Check Auth) (i.e. A business check or a check that was already run and received a "Return as Paper" response) and press "Enter". (The enter key is the same as "Yes" key and is the green key located at the bottom)
 - ii. Press the "2" numeric key from the keypad if this is a check for electronic deposit (ACH Check) and the check will be handed back) and press "Enter". (Business checks must be deposited as paper and may not be converted)
- b. Guarantee Yes or No? (If "Check Auth" then the word ACH will not appear)
 - i. If currently subscribing to the SPS guarantee program "Yes" must be selected at this prompt in order to for claims to be covered. The terminal will not prompt for ACH or non-ACH if subscribing to verification services only.
- c. ACH Check Amount? ...
 - i. Please enter the \$ amount and press "Enter"
- d. ACH Check Drivers License Number (if not prompted then the terminal will proceed to (e) below)
 - i. Please swipe the magnetic strip license
 - If a good swipe the terminal proceeds to (e) below
 - If a bad swipe or no magnetic strip then:
 - (a) Begin manual entry of the customer's driver's license number as exactly seen on the license. If letters are required, press the "SMB" key (The shift key is the first key in the last row) and the desired letter simultaneously. When finished, press "Enter" to see:
 - State Code – Type the two digit state code and press "Enter" (the state code table is located to the left on this page)
 - DOB prompt follows the phone # prompt if manual.
- e. ACH Check Insert Check
 - i. Slide the check into the imager or check reader
 - If a bad read then try again or if unable to get a good read press the "Cancel" key (The cancel key is the red key in the last row) and start over when the terminal prompts "Check Auth" or "ACH Check" at step (1) above and then manually enter the Account number at the "Enter MICR Number" prompt. After entering the Account number and pressing "Enter", terminal will display:
 - Enter Account # ... when finished press "Enter"
 - Enter Routing # ... when finished press "Enter"
- f. Enter Check # ... Type in check number located in the upper right hand corner of check.
- g. Enter phone #... Type the customer's home phone beginning with area code.
- h. Date of birth #... Type the customers date of birth.
- i. Terminal Begins Dialing Sequence (Dialing, Connecting, Receiving, Transmitting, etc.)
 - i. If the terminal displays: "OKAY NNNN" the terminal will finish printing the authorization receipt, which the customer must sign to complete the transaction. The terminal will then prompt to print another receipt for the customer copy.

State Codes

41	Alabama
42	Alaska
43	Arizona
44	Arkansas
45	California
47	Colorado
48	Connecticut
51	Delaware
52	D.C.
57	Delaware
49	Florida
50	Georgia
51	Hawaii
53	Idaho
53	Illinois
54	Indiana
55	Iowa
55	Kansas
58	Kentucky
59	Louisiana
60	Maine
61	Maryland
62	Massachusetts
63	Michigan
64	Minnesota
65	Mississippi
67	Missouri
68	Montana
69	Nebraska
70	Nevada
71	New Hampshire
68	New Jersey
72	New Mexico
69	New York
73	N. Carolina
74	N. Dakota
75	Ohio
76	Oklahoma
78	Oregon
44	Pennsylvania
79	Rhode Island
80	S. Carolina
81	S. Dakota
82	Tennessee
83	Texas
84	Utah
85	Vermont
86	Virginia
87	Washington
88	West Virginia
89	Wisconsin
89	Wyoming
92	Amer. Samoa
93	Ill. Burg. IS
94	Guam
95	Puerto Rico
96	Virgin Islands
98	Alaska
21	Dist. Columbia
30	San Diego
31	New Source
32	International
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Table of Contents Hypercom T7plus Reset Password Function Guide

1. Understanding the eBook Hypercom T7plus Reset Password Function Guide
 - The Rise of Digital Reading Hypercom T7plus Reset Password Function Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Hypercom T7plus Reset Password Function Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Hypercom T7plus Reset Password Function Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Hypercom T7plus Reset Password Function Guide
 - Personalized Recommendations
 - Hypercom T7plus Reset Password Function Guide User Reviews and Ratings
 - Hypercom T7plus Reset Password Function Guide and Bestseller Lists

5. Accessing Hypercom T7plus Reset Password Function Guide Free and Paid eBooks
 - Hypercom T7plus Reset Password Function Guide Public Domain eBooks
 - Hypercom T7plus Reset Password Function Guide eBook Subscription Services
 - Hypercom T7plus Reset Password Function Guide Budget-Friendly Options
6. Navigating Hypercom T7plus Reset Password Function Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Hypercom T7plus Reset Password Function Guide Compatibility with Devices
 - Hypercom T7plus Reset Password Function Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Hypercom T7plus Reset Password Function Guide
 - Highlighting and Note-Taking Hypercom T7plus Reset Password Function Guide
 - Interactive Elements Hypercom T7plus Reset Password Function Guide
8. Staying Engaged with Hypercom T7plus Reset Password Function Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Hypercom T7plus Reset Password Function Guide
9. Balancing eBooks and Physical Books Hypercom T7plus Reset Password Function Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Hypercom T7plus Reset Password Function Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Hypercom T7plus Reset Password Function Guide
 - Setting Reading Goals Hypercom T7plus Reset Password Function Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Hypercom T7plus Reset Password Function Guide
 - Fact-Checking eBook Content of Hypercom T7plus Reset Password Function Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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