

# Check Guarantee Sales Manual

# Table of Contents

Welcome to CrossCheck .....	2
Overview .....	3
The Company .....	4
The Check Market .....	5
Check Guarantee .....	6
The Core Package .....	7
Standard Check Guarantee .....	8
Premium Enhancements .....	9
Premium Approval .....	10
Multiple Check Premium .....	11
Stop Payment Premium .....	12
Check On Delivery (C.O.D) Premium.....	13
Plus Sales Service .....	14
Remote Deposit Capture .....	15
Business Office Conversion Plus <sup>SM</sup> .....	16
Target Markets .....	17
Pricing .....	18
Minimum Fact Finding.....	19
Objections .....	20
Overcoming Objections .....	21-22
Frequently Asked Questions/Objections .....	23
Merchant Set-Up And Training.....	24
Service Agreement .....	25
Tip Cards .....	26
Merchant Kit.....	27
Notes .....	28

# Welcome to CrossCheck



Since 1983, CrossCheck has been dedicated to innovation and supporting Sales Representatives like you. We truly value the energy, expertise, and enthusiasm you bring to our team. Our focus has always been on creating solutions that not only drive success but also make the work we do rewarding and fulfilling.

What sets CrossCheck apart is our commitment to new, creative ideas rather than simply doing things cheaper. This mindset has driven our growth and the development of services that have redefined the industry over the past three decades.

As a new member of our team, you are now a part of this legacy of innovation. We are excited to support you in every step of your journey, ensuring that you have the tools, knowledge, and resources to succeed. The Sales Manual will give you the basics to get started, and from there, our Sales Support Team will be right by your side, helping you every step of the way.

We're grateful to have you on board and look forward to seeing all that we will accomplish together. Your success is our success!



**J. David Siembieda**  
President and CEO

# Overview



This manual is designed to equip you with all the essential tools for presenting and selling CrossCheck services to prospective merchants.

We begin with a company overview, giving you insight into CrossCheck's position in the industry and what sets us apart from other check guarantee services. This foundation helps you represent our products effectively.

A page with graphs simplifies the complex world of check processing, presenting the latest and most accurate market data.

You'll also find a comprehensive breakdown of CrossCheck's products, highlighting their unique features, benefits, and real-world sales scenarios.

Additional sections cover target markets, pricing strategies, overcoming objections, merchant setup, and tips for prospecting and time management.

Finally, we've included all the necessary paperwork to complete the sales process smoothly.

# The Company

Founded in 1983, CrossCheck processes billions of dollars in check transactions annually. Headquartered in Northern California with an additional office in North Texas, the company operates through a direct sales force, over 1,000 independent sales offices, and 200 partners. CrossCheck is currently the third largest check guarantee provider in the nation.

What sets CrossCheck apart is our independent spirit and commitment to helping merchants accept more checks in a secure, efficient, and safe manner. Our philosophy, “Say Yes to Checks,” emphasizes the benefits of enabling businesses to accept more checks, with services and enhancements that other companies don’t offer. In fact, we approve checks that our competitors decline.

CrossCheck serves a wide range of industries, including retail stores, auto dealerships, auto-aftermarket businesses, building supply companies, veterinarians, and medical groups, offering diverse payment solutions tailored to their needs.



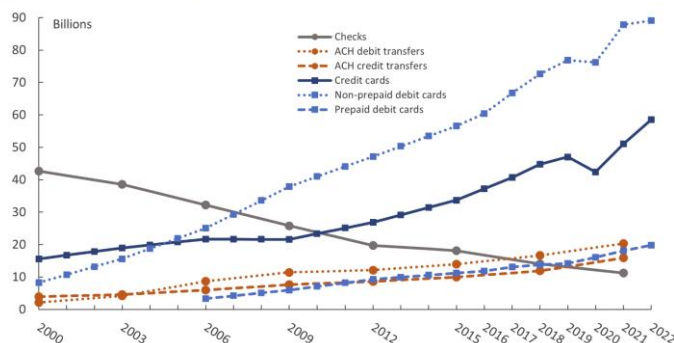
# The Check Market

The Federal Reserve Payments Study: Cards and Alternative Payments, 2021 and 2022

Released November 2024

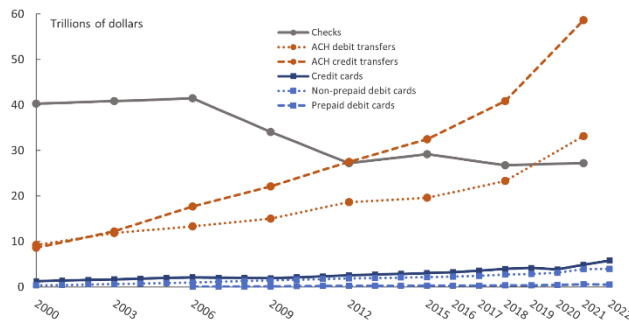
<https://www.federalreserve.gov/paymentsystems/fr-payments-study.htm>

Figure 2. Trends in noncash payments, by number, 2000–22

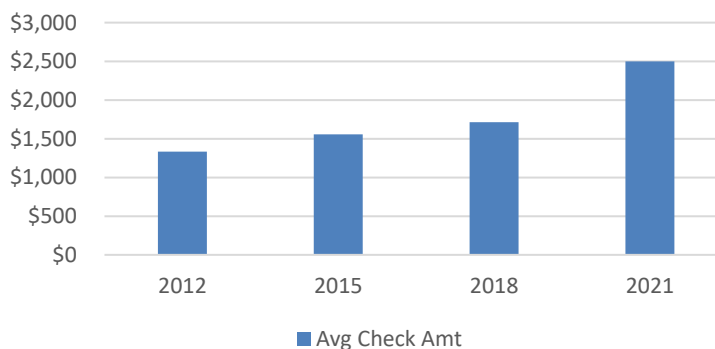


2012 20B checks, 2015 18B, 2018 14B, 2021 10B checks written

Figure 1. Trends in noncash payments, by value, 2000–22



## Average Check Amount



# Check Guarantee



Check guarantee services allow merchants to accept checks with confidence by authorizing them instantly. If a check is returned for insufficient funds, the merchant can submit the check for claims processing and receive reimbursement for the full-face amount, provided the item meets certain conditions and requirements.

This service offers significant peace of mind, enabling merchants to accept checks from unfamiliar customers, those from out-of-state, and individuals from international locations like Canada, Guam, or other U.S. territories. It's an ideal solution for merchants who may not want to pay high credit card fees or for customers who prefer to pay by check. With check guarantee, merchants can accept payments at any time—day or night—without worrying about fraud or bounced checks.

## Highlights

**Expanded Customer Base:** Enables merchants to confidently accept checks from local, out-of-state, and even international customers (e.g., Canada, Guam, or U.S. territories).

**Inclusivity for Non-Credit Customers:** Allows transactions with customers who don't have a credit card or available credit, broadening payment options.

**24/7 Reliability:** Checks can be accepted at any time of day or night, ensuring seamless transactions.

**Quick Authorization:** Checks are authorized within seconds, providing efficiency and maintaining customer trust.

**Risk Protection:** Guarantees reimbursement for returned checks, safeguarding the merchant's revenue while reducing financial risk.

# The Core Package

At CrossCheck, we recognize that every merchant has unique needs when it comes to processing payments. That's why we offer a variety of programs designed to provide tailored solutions that meet the diverse demands of businesses across multiple industries. Our services not only help mitigate the risks associated with check acceptance but also ensure merchants can confidently expand their payment options. By providing secure, efficient, and flexible check processing, CrossCheck enables businesses to focus on growth without worrying about payment complications.

Our programs include the following key benefits:

- High approval rate
- 24/7/365 customer service
- No charge for customer service calls
- Multiple approval methods
- Easy claims submission
- Acceptance of out of area checks (all US States, Territories, Canada)
- For those with a guarantee service in place, discounted rates

From our core offerings, we provide the flexibility to add layers of premium options, and a variety of service methods tailored to the merchant's preferred deposit process.

# Standard Check Guarantee

This is CrossCheck's flagship program. Commonly known in the industry as "traditional" check guarantee or "paper" guarantee, it is still the most versatile and pervasive way to guarantee checks.

Designed for maximum flexibility and ease of use, the Standard check guarantee program will suit the needs of most merchants while still providing you a viable, dynamic addition to your sales presentation.

This service is compatible with most point-of-sale terminals and check readers, and CrossCheck actively certifies new equipment as it becomes available. Additionally, merchants have the flexibility to use alternative approval methods, such as an automated phone system or online tools, ensuring a seamless experience regardless of the technology in use.

Our Standard check guarantee service provides merchants with comprehensive protections while allowing them to confidently accept checks from customers. Merchants using this service deposit all approved checks into their bank account, and if any approved item is returned as unpaid, they are reimbursed for the face amount of the check, provided warranty guidelines are met. This service helps reduce the risks of accepting checks, enables businesses to offer more payment options, attract a wider range of customers, and maintain steady cash flow without added stress or financial uncertainty.

## *How it works:*

- Customer indicates that they will be paying by a check
- Merchant processes the check using one of several methods
- An approval number (or decline) is issued
- The merchant writes the required information on the check and places it in the cash drawer
- The merchant deposits the check into their merchant bank account

Should a check be returned as unpaid from the bank, the merchant simply places the returned item and supporting paperwork into a CrossCheck claims envelope and submits it to CrossCheck for processing. CrossCheck will process the claim within 30 days from receipt.

# Premium Enhancements

As specialists in the check guarantee business, we find that it is our second nature to create programs around the “guarantee” factor. We accept and guarantee checks in creative ways and have developed several “premium” programs that may be added to our services.

These premiums are designed with special business needs in mind to help merchants increase their sales and lower their risk of bad check losses.

To effectively sell our services, it will be important for you to have a general understanding of how each premium enhancement works, so that you can present the features and benefits of each one to your prospective clients.

- **Premium Approval** – Maximizes every potential sales opportunity with fewer declines
- **Multiple Check** – Offers customers additional time to secure funds
- **Stop Payment** – Protects a merchant against stop payment returns
- **Check on Delivery (C.O.D)** – Can increase sales by guaranteeing check payments for C.O.D orders

*In addition to the premium services, these additional programs are also available:*

- **Plus Sales** – Provides guarantee protection on checks that our competitors decline. This is a stand-alone program with higher rates than Standard

# Premium Approval

CrossCheck's Premium Approval allows merchants to accept virtually every check presented. Our competition typically declines 8-10% of all checks. Those declines represent lost revenue to the merchant.

We are proud to provide the highest percentage of approvals in the industry. Our Premium Approval feature guarantees at least 50% fewer declines than our competition. If we don't, we'll pay the set up fees (up to \$200.00 per location) to switch the merchant back to their old service.

*Designed for:* All business types.

*Coverage* All purchases.

*Benefits:* Maximizes every sales opportunity.  
Decreases lost sales due to declined checks.  
Allows a merchant to increase sales without increasing risk.

*Ideal Uses:* High-ticket merchants. Many competitors' declines increase as transaction

When approaching a prospect already using a check guarantee service, highlight the potential gaps in their current provider's performance. Start by requesting to review the merchant's statement. Many competitors include details on how many checks were approved versus declined. Each decline represents a lost sale and a customer who may never return.

Most competitors rely on extensive databases filled with outdated financial data—sometimes up to seven years old—that may not even pertain to checks. In contrast, CrossCheck focuses on check-relevant information, updated daily. This approach reduces unnecessary declines, helping merchants capture more sales.

Show the merchant how their current provider's declines may be costing them revenue and customers. Then, introduce CrossCheck's Premium Approval feature, which can significantly reduce declines and keep their customers coming back.

# Multiple Check Premium

With CrossCheck's Multiple Check Premium, merchants can accept two to four checks from a single check writer and deposit those checks over a thirty-day period. This gives them the ability to offer flexible payment options to customers with the knowledge that those checks are guaranteed.

This "sales increasing" premium can allow merchants to overcome the objection of "I really need your product but I'll have to come back in a couple of weeks when I have more money."

<i>Designed for:</i>	Merchants with high average tickets (car dealers, auto repair, furniture, etc.)
<i>Coverage</i>	Two to four checks written at one time and deposited over an agreed upon time frame, typically 30 days.
<i>Benefits</i>	Maximizes every sales opportunity. Enables merchants to close sales they are now losing. Available to all merchant types.
<i>Ideal Uses:</i>	Multiple Check is ideal for all prospects.

*So, let's look at this in the real world...*

CrossCheck's Multiple Check service helps businesses boost sales by allowing customers to write 2-4 checks for a down payment, easing financial concerns. For example, a car dealership can increase a customer's down payment to lower monthly payments or add upgrades without changing the monthly rate. This helps close the sale immediately, even if the customer needs additional funds to qualify for financing.

Similarly, a mechanic can use Multiple Check when a customer faces unexpected repair costs. Instead of postponing necessary repairs, the customer can write multiple checks and have the work completed right away, ensuring they leave with their car in safe condition.

This service helps businesses across various industries increase sales, retain customers, and close deals efficiently.

# Stop Payment Premium

Stop payments generally occur when there is a disagreement regarding a service performed or dissatisfaction with a product or price. Most check guarantee companies don't cover checks that are "stopped" even if the guarantee provider initially approved the check.

CrossCheck's Stop Payment Premium offers additional protection that other companies are often unwilling to provide. Stop payment checks are among the most difficult checks to collect on, which is why other check companies tend to stay away from them. We work with the merchant and the consumer to resolve these complicated issues.

<i>Designed for:</i>	All business types, especially those in the service industries such as auto repair shops and veterinarians.
<i>Coverage</i>	Authorized checks that have had a stop payment issued on them.
<i>Benefits</i>	Eliminates time wasted trying to collect on stop payment checks.
<i>Ideal Uses:</i>	Stop payments from dissatisfied customers.

*So, let's look at this in the real world...*

A veterinary clinic may have stopped accepting checks due to issues with stop payment checks, often caused by dissatisfied pet owners or high costs. Ask how many stop payments the vet received and how they handled them. Did they write them off, display them, or send them to collections, where they'd only recover a fraction? How many customers might have gone elsewhere because they couldn't pay by check?

With CrossCheck's program, you can guarantee stop payment checks, protecting the clinic's bottom line while allowing them to accept all forms of payment safely and efficiently, increasing their sales.

# Check On Delivery Premium

CrossCheck recognizes that Check on Delivery (C.O.D.) transactions, while essential for some merchants, carry inherent risks. Our premium service helps mitigate those risks by enabling merchants to authorize checks before fulfilling an order, ensuring payment is guaranteed when the check is collected at the point of delivery.

Much like a pre-authorization for a credit card purchase (minus putting a hold on funds), the process is simple and secure. Merchants provide CrossCheck with the customer's phone number and the estimated purchase amount. CrossCheck then issues an approval (or decline) before the order is processed. If the final check amount differs from the estimate, merchants can easily update the transaction to maintain coverage for the revised total. This solution gives merchants peace of mind when accepting checks in C.O.D. transactions, knowing they are fully protected.

<i>Designed for:</i>	Most delivery businesses, especially furniture stores, auto parts, HVAC, and building materials.
<i>Coverage</i>	For products purchased and shipped prior to receiving the actual check, i.e. deliveries or phone orders.
<i>Benefits</i>	Assures payment prior to pulling and delivering merchandise. Accommodates customers who can't make it back to the store. Increases sales and customer loyalty. Provides a payment method for customers without a credit card.
<i>Ideal Uses:</i>	All merchants that offer delivery.

*So, let's look at this in the real world...*

You're meeting with a furniture store prospect who doesn't accept C.O.D. checks, instead requiring customers to pay in-store or by phone with a credit card. But what happens if the customer doesn't want to use a credit card, or lives far away? They may have lost sales.

With CrossCheck's C.O.D. program, the merchant can say "yes" when customers ask to write a check upon delivery. Plus, if the salesperson remembers the customer was also interested in accessories, they can load those onto the truck. When the delivery is made and the customer writes a check for the total, the store boosts its sales.

This flexibility helps the store secure more sales, increase profits, and stand out from the competition.

# Plus Sales Service

Many of our competitors have decline rates of 8-10 percent, sometimes up to 30 percent in certain high volume merchant codes. Those numbers add up to lost sales and unhappy customers. CrossCheck's Plus Sales Service can help turn those declines into sales.

Plus Sales is a stand alone service. The merchant keeps their current guarantee provider but utilizes our service when a competitor issues a decline at the point of sale. With Plus Sales, the merchant runs the check through CrossCheck's authorization for an approval.

<i>Designed for:</i>	Merchants that cannot change their current provider but don't want to lose sales either.
<i>Coverage</i>	Plus Sales provides guarantee on checks declined at the point of sale by competitors and authorized by CrossCheck.
<i>Benefits</i>	Merchants can make the sale instead of turning away a customer. Allows merchants to approve checks previously declined by their current check guarantee service. Eliminates the embarrassment of telling customers that their check was declined.
<i>Ideal Uses:</i>	Merchants that currently have a check service and receive declines.

*So, let's look at this in the real world...*

The car dealership you're speaking with is using a competitor's service but has two months left on its contract. While you've highlighted the benefits of CrossCheck, the merchant is hesitant to switch.

You've pointed out that their current service declines 20% of approved checks. What happens to those customers—do they leave dissatisfied, causing lost sales?

You've also noted that declined checks often have higher dollar amounts than approved ones. This means the merchant is losing more than just sales—those larger transactions are walking out the door.

With the Plus Sales program, the merchant can contact CrossCheck to approve and guarantee checks that the competitor has declined, increasing business and keeping customers happy.

# Remote Deposit Capture

Our Remote Deposit Capture (RDC) programs automate check authorization and deposit for a business eliminating trips to the bank. With each authorized check funds are electronically processed and deposited into the merchant's account. Remote Deposit Capture, back-office conversion, check processing with recovery, auto industry-specific programs and guarantee features are all available.

*RDC provides these benefits:*

- Less time spent on banking and preparing deposits
- Fast and easy set-up with a check imager connected to a PC or POS equipment
- 24/7 Customer Service for account questions, technical support, set-up and training at no additional charge
- Elimination of claim submittal and wait time for reimbursement

*RDC Programs include:*

- Remote Deposit Capture Plus
- Automotive Payment Solution – RDC for Dealerships
- CrossCheck Conversion Plus<sup>sm</sup>
- Check Processing Plus Recovery

*How RDC works:*

- Customer writes and submits a check.
- The business scans the check, enters sales details, and sends the check image to CrossCheck for processing.
- A receipt prints, the check is voided, and the customers keeps it.
- At day's end, the merchant batches and transmits the check info to CrossCheck.
- CrossCheck debits the customer's account and credits the business, typically within 2-3 business days.
- Account and funding info is accessible online via the Conversion Register.

# Business Office Conversion Plus<sup>SM</sup>

Introducing CrossCheck Business Office Conversion Plus. This service enhancement, available exclusively from CrossCheck, combines patent-pending conversion technology along with the ability to process both consumer and business checks sent in by mail for payment on accounts receivables. Add this enhancement and your merchants will have the most complete check processing solution available today.

<i>Designed for:</i>	Businesses that receive payment by checks through the mail or multi-location businesses that consolidate banking by receiving payments at a central office.
<i>Coverage</i>	All checks sent by mail, so long as the merchant provides written notice to the customers using the language provided in the confirmation letter and this notice is included on the customer's statement and in signage at the place of business.
<i>Benefits</i>	Allows checks to be converted when not at the point-of-sale. No need for customer's signature on a receipt. May accept personal and business checks.
<i>Ideal Uses:</i>	All merchants that receive payment by mail.

*So, let's look at this in the real world...*

The dental office you're speaking with is interested in CrossCheck Conversion Plus but is concerned about the time needed to convert checks since most are mailed in after appointments. With this service, checks can be converted and processed at the end of the day, saving trips to the bank.

Unlike our competitors' services, Conversion Plus handles both personal checks and business checks, such as those from insurance companies. This gives the office the convenience of check conversion and the security of guaranteed payments, allowing them to focus on patient care without payment handling stress.

# Target Markets

Check guarantee programs can benefit a variety of industries, but some sectors experience greater advantages than others. These businesses often respond more positively to premium offerings, which, in turn, can lead to higher sales revenue. By tailoring check guarantee solutions to industries that see the most value, you can optimize results for both the merchant and your business.

Core Industries	
Auto Aftermarket	Furniture Store
Automotive Repair	Heat/Plumbing
Automotive/Truck Dealers	Heavy Equipment Repair
Boat Dealers	Heavy Equipment Sales
Building Materials	Motorcycle Dealer
Concrete	Motorcycle Service
Home Services	Roofs & Siding
Floor Covering	Tire Stores
Freight/Cargo	Transmission Repair
Funeral Home/Crematory	Veterinary

More Industries		
Accountants/Bookkeepers	Fabric Store	Music Stores/Instruments
Appliances/Electrical Repair	Farm Supplies	Oil Change Shop
Auto & Home Supplies	Fence Contractor	Optician
Auto Glass	Florist	Optometrist
Auto Parts Store	Garden/Lawn Supply	Painting
Auto Rentals & Leasing	Glass Store	Physician/Doctor
Auto Smog Inspection	Grocery/Meat/Seafood	Property Management
Auto Transport	Hardware Store	Recreational Vehicles
Auto/Paint Shop	Hearing Aid Sales/Service	Repair Shop/Misc
Beauty/Hair Salons	Hobby/Toy/Game Shop	Restaurant Equipment
Bicycle Sales/Service	Home Health Service	Retail Specialty Store
Camper Dealer	Hospital/Clinic	Salvage/Wrecking
Carpet Cleaning	Hotel/Motel	Septic Tanks
Chiropractor	Interior Designer	Solar Heating Contractor
Clothing	Landscaping Service	Sporting Goods Store
Contractors	Locksmiths	Swimming Pools
Cosmetic/Beauty Supplies	Mail/Telephone Orders	Towing Services
Dentist	Maintenance/Cleaning Svcs	Trailer Equipment/Parts
Department Store	Masonry	Transportation Service
Dry Cleaner	Medical Supplies	Tree Service
Electrical Contractor	Motor Home Dealers	Truck/Trailer Rental
Exterminating Service	Moving & Delivery Service	Window Tinting
Eyeglass Store	Muffler Shop	and Many Others

# Pricing

CrossCheck's standard pricing is 2.59%.

If you're approaching a prospect currently using a competitor's service, you can offer a 10% rate reduction from what they're paying now. To verify this, we ask that you provide a recent statement from their current service.

Being able to beat a competitor's price is a strong selling point. If price is a key factor in closing the deal, you'll not only save the merchant money but also offer services that may not be available with their current provider.

CrossCheck recommends a \$35 monthly minimum for most merchants. This isn't an additional charge; it's simply the minimum amount based on usage (excluding transaction fees). The merchant will be billed either the monthly minimum or the discount rate based on usage, whichever is higher.

A \$15 monthly subscription fee applies to cover supplies, account maintenance, and statements.

Each approved check processed through CrossCheck carries a 25¢ base transaction fee, with additional nominal fees for any premium enhancements.

A one-time application fee of \$295 may apply, and any fees collected are made payable directly to your sales company.

CrossCheck offers some flexibility to support your sales decisions, so feel free to contact us with any pricing-related questions.

# Minimum Fact Finding

Ask your prospect the following questions. This will allow you to provide a custom solution.

Average Monthly Check Volume: \$\_\_\_\_\_

Average Monthly Check Losses: \$\_\_\_\_\_

Average Number of Check Transactions Per Month: \_\_\_\_\_

Average Check Size: \_\_\_\_\_

Number of Locations: \_\_\_\_\_

Bank fee for Returned Checks: \_\_\_\_\_

Name of Current Service (if using one): \_\_\_\_\_

Competitor Statement (Rates / Declines), etc: \_\_\_\_\_

Processing Equipment / Internet Access (Terminal, Model #, etc.): \_\_\_\_\_

I.	Volume	Rate		Total
	\$ _____	X	_____	= \$ _____
A.	Line 1 Total	Monthly Min		
	\$ _____	OR	\$ _____	= \$ _____
			(greater of the two)	
B.	Transaction fee	Transactions		
	\$ _____	X	# _____	= + \$ _____
C.	Subscription fee			+ \$ <u>15.00</u>
D.	Sum of totals from lines A,B&C=Revenue/Bill =			\$ _____
Volume	-Aggregate Dollar amount of all checks processed by a merchant.			
Rate	-Percentage assigned to merchant that dictates pricing for services rendered. Monthly Min -Lowest possible amount a merchant will be charged for any month's usage.			

## Actual Gross Loss

\_\_\_\_\_ / \_\_\_\_\_ = \_\_\_\_\_  
 (monthly loss) (monthly volume) (actual)

## Monthly Minimum

\_\_\_\_\_ / \_\_\_\_\_ = \_\_\_\_\_  
 (monthly min.) (prop. rate)

# Objections

Prospects often raise objections, even if they're interested in making a purchase. It's essential to be prepared to address their concerns effectively and maintain the momentum of the sale.

Objections usually arise because:

- The prospect needs more information.
- They're unsure how the service will meet their specific needs or solve their problems.
- They're hesitant about change or adapting to something new.

The most effective way to handle objections is thorough preparation. By conducting in-depth discovery and understanding the prospect's challenges and goals, you'll likely have already addressed many concerns during your initial conversations.

Overcoming objections is an opportunity to reinforce your credibility, as well as CrossCheck's. When a prospect raises an objection, it's often a sign of genuine interest. If you stay calm, well-prepared, and respond with confidence, objections become just another step in the sales process rather than a roadblock.

# Overcoming Objections

## Mastering Objections

Objections are a natural part of sales and an opportunity to strengthen your pitch. Here's how to handle them effectively:

### Key Points:

- **Respond thoughtfully:** Avoid rushing. A well-considered reply shows professionalism and builds trust.
- **Stay calm:** Keep a collaborative tone and avoid defensiveness.
- **Use your skills:** Leverage rapport and probing questions to uncover and address concerns.
- **Encourage openness:** Hidden objections can sabotage sales, so invite prospects to share their concerns.

### Why Objections Are Beneficial:

- They reveal the prospect's position and give you a chance to reiterate benefits.
- They indicate genuine interest and move the conversation closer to closing.

### Turning Objections into Opportunities:

- Clarify concerns to build trust and understanding.
- Refocus on the value of CrossCheck's solutions.
- Strengthen relationships by addressing issues collaboratively.

By viewing objections as steps forward, you can guide conversations productively and increase your chances of closing the sale.

# Overcoming Objections

Handling objections effectively is essential for building trust and advancing sales. Overcoming an objection means ensuring the prospect fully understands your response and feels their concern has been addressed.

## Common Pitfalls to Avoid

- Giving incomplete or unclear answers.
- Misinterpreting or not fully addressing the objection.
- Letting the conversation focus on limitations rather than benefits.
- Being defensive or argumentative.

## Best Practices

1. **Know Your Product:** Be well-versed in CrossCheck's features and benefits to confidently respond to objections.
2. **Clarify Concerns:** Rephrase objections to confirm understanding and ensure the prospect agrees with your interpretation.
3. **Highlight Benefits:** Shift focus from missing features to how CrossCheck solves their problems.
4. **Encourage Dialogue:** Use probing questions to uncover and address hidden concerns.
5. **Prepare in Advance:** Familiarize yourself with common objections and craft clear, concise responses.

## The Key to Success

Objections aren't barriers—they're opportunities to clarify concerns, build trust, and demonstrate value. With preparation and a problem-solving mindset, you can turn objections into stepping stones to closing the deal.

# Frequently Asked Questions/Objections

## **“I don’t get bad checks.”**

Do they take checks from everyone? Out-of-area customers? For large purchases? Restrictive policies can mean lost sales. A check guarantee service lets them say "yes" to more customers, driving revenue.

---

## **“The monthly minimum is too high.”**

This signals interest, not rejection. Ask what they spend recovering bounced checks, court fees, or lost sales. CrossCheck handles recovery, saving them time and money. Highlight cost savings compared to competitors.

---

## **“No one writes checks anymore.”**

Checks still account for billions of transactions yearly, averaging \$2,500 per payment. CrossCheck provides flexible payment options that credit or debit cards can’t match.

---

## **“Do I need new equipment?”**

CrossCheck works with existing terminals, phones, or online platforms. Often, no additional equipment is needed, and loaner devices may be available if needed.

---

## **Closing Thought**

Objections are chances to clarify concerns, show value, and close sales. Keep responses simple and focus on benefits.

# Merchant Set-up And Training

At CrossCheck, we deeply value the time and effort you invest in closing a merchant. That's why we are committed to making the onboarding process as smooth and efficient as possible.

Our philosophy is to deliver the industry's most reliable and superior check guarantee service. Once the merchant signs up, the relationship you've built transitions seamlessly to our 24/7/365 Customer Service team. Shortly after signing, a Customer Service Representative will reach out to the merchant to address any additional questions and provide step-by-step training on using their new service.

Merchants receive a "Welcome Aboard" letter that confirms their service type, pricing, and any additional enhancements. They'll also receive a comprehensive startup kit containing essential materials like store signage, claims envelopes, and other necessary supplies.

If the setup requires a terminal download, our Technical team guides the merchant through the process, verifying that the equipment is fully functional and ensuring the merchant is confident in using their new check services.

With this seamless onboarding, merchants are set up for success while you continue to focus on building new business relationships.

# Service Agreement

## STANDARD GUARANTEE APPLICATION/SERVICE AGREEMENT CC-21 (12-24)

OFFICE CODE: S03 REP NUMBER: 218  
STORE NUMBER (ISSUED): \_\_\_\_\_

REGISTERED DBA: All American Tires ("YOUR STORE")	AND/OR: <b>merchant to complete</b>
LEGAL NAME: <b>merchant to complete</b>	FEDERAL TAX ID #: <b>merchant to complete</b>
BUSINESS STREET ADDRESS: 123 Any Street	WEB ADDRESS: allamericantires.com
CITY: Any Town STATE: CA ZIP CODE: 94954	BUSINESS TELEPHONE: 7079219986
CONTACT NAME: <b>merchant to complete</b>	CONTACT EMAIL: <b>merchant to complete</b>
YEARS IN BUSINESS: <b>merchant to complete</b>	FAX NUMBER:
BUSINESS OWNERSHIP TYPE: Corporation	NO OF LOCATIONS APPLIED FOR: 1
PRODUCTS/SERVICES OF APPLICANT: Auto Tire Store (5532)	TOTAL MONTHLY CHECK LOSSES: \$500.00
CURRENT MONTHLY CHECK SALES: \$25,000.00	AVERAGE CHECK SALE: \$500.00
AVERAGE RETURNED CHECK: \$250.00	CURRENT RATE: 1.99%
BUSINESS OWNER/GUARANTOR (CONSUMER PRINCIPAL): <b>merchant to complete</b>	CURRENT CHECK SERVICE: Certegy
RESIDENTIAL STREET ADDRESS: <b>merchant to complete</b>	CITY: <b>merchant to complete</b> STATE: POSTAL CODE:
PRINCIPAL'S PHONE: <b>merchant to complete</b>	DATE OF BIRTH: <b>merchant to complete</b>
PRINCIPAL'S DRIVER'S LICENSE NO: <b>merchant to complete</b>	SSN OF PRINCIPAL: <b>merchant to complete</b>

SERVICE TYPE: Standard

RATE: 1.59%	MAXIMUM CHECK APPROVAL LIMIT: \$1,000.00	MONTHLY MINIMUM PAYMENT: \$ 35
CANCELLATION FEE: \$249	ONE TIME APPLICATION FEE: \$295	ANNUAL FEE: \$49

PREMIUMS SELECTED:

PREMIUM APPROVAL: 5 cents/transaction	COD: 5 cents/transaction
MULTIPLE CHECK: 5 cents/transaction	PARTIAL PAYMENT: Not Purchased
STOP PAYMENT: 0 cents/transaction	BANK FEE: Not Purchased

# Tip Cards

The Tip Cards are sent out to the merchant in the Merchant Kit and are designed to help the merchant through the approval process. The Tip Card shows what information is needed on a check, has state codes, authorization instructions, and Customer Service contact information.

## Merchant Portal: Manual Deposit

Store #

Please make sure the following information is on all checks:

Name → Name Imprinted 707-555-4242 123456 1025  
12 Willow Street  
Oakcross, CA 94206 #00000000  
Date 1-1-2025

Physical Address → Your Store  
Five hundred and no cents \$ 500.00  
FIRST NATIONAL BANK  
10 Liberty Way  
Oakcross, CA 94206  
Signature

- Go to [www.cross-check.com](http://www.cross-check.com) and click on **Merchant Portal**.
- Enter your Username and Password, then click **Login**.
- Select the Transaction - **Process Check** tile.
- Choose the Location.
- ID Code:
  - Personal Check: State of the Driver's License.
  - Business Check: PH.
- Enter the ID Number:
  - Personal Check: Driver's License Number.
  - Business Check: Business Phone Number.
- Reference: Enter a reference connected to the transaction.
- Check Amount: Enter the amount of the check.
- Check Number: Enter the check number.
- Multiple Check (Skip this step if processing a single check):
  - Click on **Multi-Check** (if applicable).
  - Repeat steps 8–10 for all checks in the series.
- Click **Submit**. The Authorization Response will appear.
- Write the Approval Number on face of check.

State Codes:

AK	DC	IL	ME	ND	OH	TN	WV
AL	DE	IN	MI	NE	OK	TX	WY
AR	FL	KS	MN	NH	OR	UT	
AZ	GA	KY	MO	NJ	PA	VA	MP = Military ID
CA	HI	LA	MS	NM	RI	VT	PH = Business
CO	IA	MA	MT	NV	SC	WA	
CT	ID	MD	NC	NY	SD	WI	

US Territory Codes:

American Samoa	AS
Guam	GU
Puerto Rico	PR
Virgin Islands	VI
Wake Island	WK

**Business Checks:** Must be approved with the business phone number.  
Example: 8001234567

**Personal Checks:** Must be approved with the check writer's driver's license, state or military ID number.  
Example: CA123456

This tip card is provided solely as a courtesy to YOUR STORE(s). Please refer to your Service Agreement and any applicable addenda for a complete list of requirements. All the terms and conditions of the Service Agreement, any applicable addenda and the Confirmation Letter apply.

**SAY Yes TO CHECKS®**  
For 24-Hour Customer Service  
Call 1-800-552-1900  
[www.cross-check.com](http://www.cross-check.com)



FLITE 12/24

## Merchant Portal: Conversion

Store #

Please make sure the following information is on all checks:

Name → Name Imprinted 707-555-4242 123456 1025  
12 Willow Street  
Oakcross, CA 94206 #00000000  
Date 1-1-2025

Physical Address → Your Store  
Five hundred and no cents \$ 500.00  
FIRST NATIONAL BANK  
10 Liberty Way  
Oakcross, CA 94206  
Signature

- Go to [www.cross-check.com](http://www.cross-check.com) and click on **Merchant Portal**.
- Enter your Username and Password information, then click **Login**.
- Select the Transaction - **Process Check** tile.
- Choose the Location.
- Customer Name: Enter the name as displayed on the check.
- ID Code:
  - Personal Check: State of the Driver's License.
  - Business Check: PH.
- Enter the ID Number:
  - Personal Check: Driver's License Number.
  - Business Check: Business Phone Number.
- Reference: Enter reference information connected to the transaction.
- Click **Scan Check**: Scan the check using the check imager.
- Check Amount: Enter the amount of the check.
- Future Deposit: (Skip this step if processing a single check)
  - Date to Deposit Check: Select the date from the calendar.
  - Click on **Add Multi-Check** (if applicable).
  - Repeat steps 9–11 for all checks in the series.
- Click **Submit**.
- The Authorization Response and Print Receipt options will appear. Print the receipt and have it signed by the customer.

State Codes:

AK	DC	IL	ME	ND	OH	TN	WV
AL	DE	IN	MI	NE	OK	TX	WY
AR	FL	KS	MN	NH	OR	UT	
AZ	GA	KY	MO	NJ	PA	VA	MP = Military ID
CA	HI	LA	MS	NM	RI	VT	PH = Business
CO	IA	MA	MT	NV	SC	WA	
CT	ID	MD	NC	NY	SD	WI	

US Territory Codes:

American Samoa	AS
Guam	GU
Puerto Rico	PR
Virgin Islands	VI
Wake Island	WK

**Business Checks:** Must be approved with the business phone number.  
Example: 8001234567

**Personal Checks:** Must be approved with the check writer's driver's license, state or military ID number.  
Example: CA123456

This tip card is provided solely as a courtesy to YOUR STORE(s). Please refer to your Service Agreement and any applicable addenda for a complete list of requirements. All the terms and conditions of the Service Agreement, any applicable addenda and the Confirmation Letter apply.

**SAY Yes TO CHECKS®**  
For 24-Hour Customer Service  
Call 1-800-552-1900  
[www.cross-check.com](http://www.cross-check.com)



FLITE 12/24

# Merchant Kit

## Standard Service

- Claims Processing Envelopes
- Authorization for Pre-Authorized Payments
- “Checks Welcome” Stickers & Cards
- Decline Business Card
- State Code Sticker
- Tip Card

## Remote Deposit Capture

- Tip Card
- Window Sticker
- Register Sticker
- Checks Welcome Sign
- Consumer inquiry Cards
- Test Check
- Configuration Checks
- Void Stamp
- Splitter

# Notes



**CROSSCHECK<sub>INC.</sub>**

---

**EST. 1983**