

ECA and WARRANTY SERVICES

Service	Auto Parts (SIC 5533)	Auto Service (SIC 7538)	Grocery Stores (SIC 5411)	Convenience Stores (SIC 5499, 5541)	All Other
Inquiry Rate:					
Low Risk	1.29%	1.29%	0.00%	0.00%	1.29%
Medium Risk	1.49%	1.49%	0.00%	0.00%	1.49%
High Risk	1.69%	1.69%	0.00%	0.00%	1.69%
Transaction Fee	\$0.15	\$0.15	\$0.40	\$0.40	\$0.20
Monthly Minimum Fee	\$20	\$20	\$20	\$20	\$20
Monthly Processing/Statement Fee	\$5	\$5	\$5	\$5	\$5

ONE-OFF SERVICES (Requires approved exception pricing)

PRODUCT/SERVICE	Set-Up Fee	Monthly Minimum	Inquiry Rate	Transaction Fee	Processing Fee
Hold Check – Auto Dealerships (SIC 5511)**		\$25	1.75%	\$0.15	\$5
Lockbox Warranty		\$20	1.05%-1.55%	\$.15-\$.20	\$5
Lockbox Verification		\$20		\$.20-\$.25	\$5
Check Cashing Warranty		\$20	1.60%-1.75%	\$.15-\$.20	\$5
Check Cashing Verification		\$20		\$.25-\$.30	\$5
Internet Acceptance Warranty	\$1,000-\$1,500	\$25-\$50	3.40%-4.40%	\$.20-\$.25	\$5
Internet Acceptance Verification	\$1,000-\$1,500	\$25-\$50		\$.30-\$.40	\$5
Telephone Acceptance Warranty	\$1,000-\$1,500	\$25-\$50	3.40%-4.40%	\$.20-\$.25	\$5
Telephone Acceptance Verification	\$1,000-\$1,500	\$25-\$50		\$.30-\$.40	\$5

With the exception of **HOLD CHECK pricing, the pricing ranges for the services above are **NOT** approved pricing, but **general guidelines only**. These services require exception pricing & product one-off approval for all new and existing accounts. Please contact **contact us** before quoting pricing for these services to the merchant.

Telecheck Industry Risk Ratings

ECA and Warranty

DESCRIPTION	SIC	RISK
Accounting	8931	Unacceptable
Airline and Air Carriers	4511	High
Amusement Parks	7996	Medium
Antique Stores	5932	Low
Apt. Rend and Services	7299	Medium
Art and Craft Stores	5970	Low
Art Dealers and Galleries	5971	Medium
Associations	8699	Medium
Auto Dealerships Hold Check	5511	VM
Auto Dealerships	5511	VM or Medium
Auto Parts	5533	VM or Medium
Auto Repair Shops	7531	Medium
Auto Service	7538	Medium
Bail and Bond Places	9223	Unacceptable
Bakeries	5462	Low
Beauty and Barber Shops	7230	Medium
Bike Shops	5940	Medium
Boat Dealers	5551	Low
Bookstores	5942	Medium
Business Services	7399	Unacceptable
Camera and Photo Supplies Stores	5946	Medium
Child Care Services	8351	Low
Children's Only Clothing	5641	Medium
Cleaning and Laundry Services	7210	Low
Cleaning and Maintenance Service	7349	Low
Comic, Card, Coin and Stamp Shop	5972	Low
Commercial Equipment	5046	Low
Communication Services	4812	High
Commuter Transportation	4111	Low
Computer Network/Info Services	4816	Unacceptable
Computer Stores	5045	Medium
Convenience and Svc Stations	5541	VM or Low

DESCRIPTION	SIC	RISK
Copying Stores	7338	Medium
Cosmetics	5977	Medium
Dental and Orthodontists	8021	Low
Department Stores	5311	Medium
Drinking Places (Bar, Tavern)	5813	High
Educational Services and Schools	8299	Medium
Electrical Contractors	1731	Low
Electronic Stores	5732	High
Employment Agencies	7361	High
Exterminate/Disinfect Services	7342	Medium
Eyeglass Stores	8043	Medium
Family Clothing	5651	Medium
Financial Services	6012	Unacceptable
Floor Coverings	5713	Low
Florists	5193	Medium
Funeral Homes	7261	Low
Furnishing Specialty Stores	5719	Low
Furriers	5681	Medium
Gambling Establishments	7995	Unacceptable
Garden Supply Stores	5261	Low
General Check Cashing	6010	Unacceptable
General Trade Contractors	1520	Medium
Gift, Card and Souvenir Shops	5947	Medium
Glass, Paint, and Wallpaper Stores	5231	Low
Governmental Agencies	9399	Low
Grocery Stores	5411	VM or Low
Hardware Equipment and Supplies	5072	Medium
Hardware Stores	5251	Medium
Heat, Plumbing Equip and Supply	5074	Low
Heat, Plumbing, AC Contractors	1711	Low
Hobby and Toy Stores	5945	Medium
Home Furnishing and Equip Stores	5712	Low
Hospitals	8062	Low
Household Appliance Stores	5722	Medium
Information Retrieval Services	7375	Medium

DESCRIPTION	SIC	RISK
Insurance Agencies	6300	Unacceptable
Jewelry Stores	5944	High
Legal Aid Services	8111	Medium
Liquor and Beverage Stores	5921	Medium
Lodging	7011	Medium
Luggage and Leather Stores	5948	Medium
Lumber and Building Mat. Stores	5211	Low
Meat Markets	5422	High
Medical Equipment	5047	Low
Memberships and Clubs	7997	Low
Men and Boys Clothing	5611	Medium
Misc. Apparel and Accessory Shops	5699	Medium
Misc. Food Stores incl. Health	5499	VM or Low
Mobile Home Dealers	5271	Medium
Motorcycle Shops and Dealers	5571	Low
Musical Stores	5733	Medium
Office Supply Stores	5943	High
Optometrist and Ophthalmologists	8042	Low
Parking Lots and Garages	7523	Medium
Pawn Shops	5933	Unacceptable
Personal Services	7298	High
Pet Supply Stores	5995	Medium
Pharmacies	5912	Medium
Photo Studios	7221	Medium
Physicians	8011	Low
Postal Services	9402	Medium
Race Tracks	7941	Unacceptable
Record, CD, DVD, Video Stores	5735	Medium
Recreation and Utility Trailers	5561	Low
Recreational Services	7999	Medium
Rentals Long-Term	7394	Medium
Rentals Short-Term	4457	Medium
Restaurants	5812	Medium
Shoe Stores	5661	High
Specialty Repair Shops	7699	Medium

DESCRIPTION	SIC	RISK
Specialty Retail Stores	59999	Medium
Sporting Goods	5941	Medium
Storage Facilities	4225	Medium
Swimming Pools, Sale and Service	5996	Medium
Tax Preparation Services	7276	Medium
Tire Stores	5532	Medium
Tobacco Establishments	5993	Low
Travel Agencies	4722	Low
Truck and Utility Rentals	7513	High
Used Auto Dealers	5521	Medium
Used Merchandise	5931	Medium
Variety and Discount Stores	5300	Medium
Vehicle Rental	7512	High
Veterinary Medical Care	0742	Low
Women's Only Clothing	5621	Medium