

A First Data Case Study

Grocery Customers Enjoy the Convenience of TeleCheck Integrated Electronic Check Acceptance®

Customers at the Shop and Bag grocery store in Richboro, Pennsylvania no longer need to present their store-issued Check Identification Card in order to pay for purchases using a personal check. In late 2006, the store added TeleCheck Integrated Electronic Check Acceptance® to its array of payment options, immediately improving customer service and payment processing efficiency for this single-location merchant.

Background

When Murray Battleman purchased the Shop and Bag store in Richboro he came full circle in the grocery business. Growing up in Philadelphia, Battleman's family owned a grocery store in the area starting in 1947. After spending 20 years as a partner in a CPA firm and another 15 as CEO of a company that had supermarkets among its holdings, Murray returned to his roots. In 1994 he purchased the 24,750 square foot supermarket in Richboro, a small town of about 7,000 people located north of his home town.

For most of its history the store accepted personal checks from customers, along with credit and debit cards, and often cashed checks for customers

who were not even making a purchase. The only requirement to be able to pay by or cash a check was that customers fill out an application and present their Check Identification Card each time they wished to use or cash a check.

The store prides itself on keeping "a very significant eye towards customer service," said Murray Battleman, and he and his staff know a large proportion of their customers on sight. "We always have coffee available — for free — in our store, and our aisles are a great place for neighbors to visit with each other," he reported.

"What I wanted was to add electronic check processing...and make it easy for our customers and employees," stated Battleman.

Occasionally the store experienced check fraud, though with a loyal customer base these problems were infrequent. When there was a problem with a bad check, it was not discovered until the check was processed at the bank and rejected — a process that could take a week or more.

Adding Electronic Check Acceptance

In 2006 the store replaced aging cash registers with newer models from ScanMaster at each of its six checkout lanes. And, in keeping with the owner's strategy of staying ahead of competition through innovation and technology, the store introduced four self-checkout lanes.

While setting up and integrating the new registers and self-checkout units, Battleman decided to explore options on check cashing. Reducing the labor involved in handling checks, minimizing fraud and adding signature capture to check processing were the key elements he sought in a system. As a loyal First Data credit and debit processing customer, he reached out to the company to see if there was a check cashing solution available.

"Personally, I am electronically challenged," said Battleman. "What I wanted was to add electronic check processing to our new registers and self-checkout lanes, and make it easy for our customers and our employees."

TeleCheck, First Data's check acceptance solution, fulfilled Battleman's needs and was selected as his check cashing solution. As an added benefit, TeleCheck's integrated check processing solution works directly with Shop and Bag's existing cash register system. Battleman didn't have to procure additional hardware or costly check imagers and he saves limited counter space.

The Results

Adding TeleCheck Electronic Check Acceptance® (ECA®) to Shop and Bag's offerings was an easy decision since the new registers were capable of processing checks electronically through TeleCheck, and Battleman had been using First Data for credit and debit processing for years.

TeleCheck provided on-site training for Shop and Bag's 110 full- and part-time employees, and continues to provide training support both on-site and through its customer service center. Employees quickly learned and appreciated the new system features and management achieved its goal to eliminate the collection and hand processing of paper checks.

TeleCheck was just what we needed to get us up and running.

Within a short period of time, customers were presenting checks for processing and leaving their Check Identification Cards at home.

The store continues to provide free coffee and other local, high-touch offerings while delivering state-of-the-art technologies to serve its customers.

"If it improves productivity, then we will enjoy the savings," said Battleman. "Working with the highly professional and well-trained folks at TeleCheck was just what we needed to get us up and running."

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. For over 40 years TeleCheck, a First Data Company, has been a leading provider of paper and electronic check services helping more than 375,000 businesses and financial institutions increase profitability, reduce risk and streamline operations. Find out how our expertise and insight can accelerate your business.

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