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# The ZEO Reference Manual

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## Introduction

The ZEO Platform is the single sign-on, one stop location to support the ZEO Suite of services:

- ZEO Check Cashing
- Western Union Money Transfer and Bill Pay
- ZEO Prepaid Visa Debit Card
- Money Orders

## Accessing the ZEO Platform

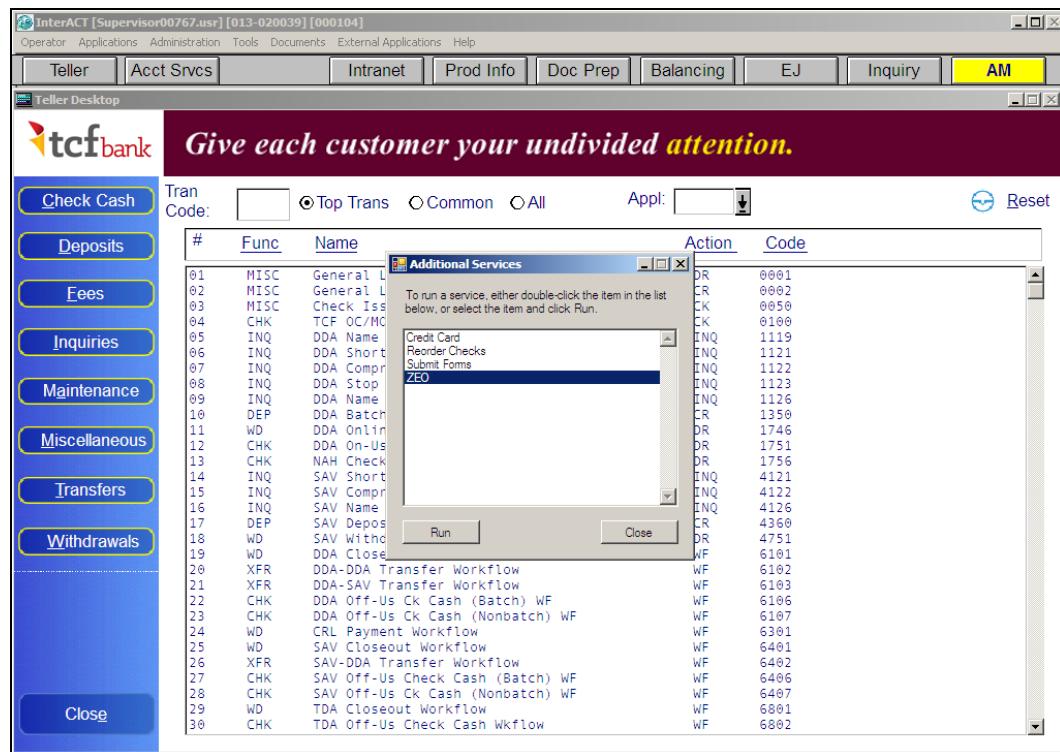
Click the External Applications menu

Click the Additional Services menu

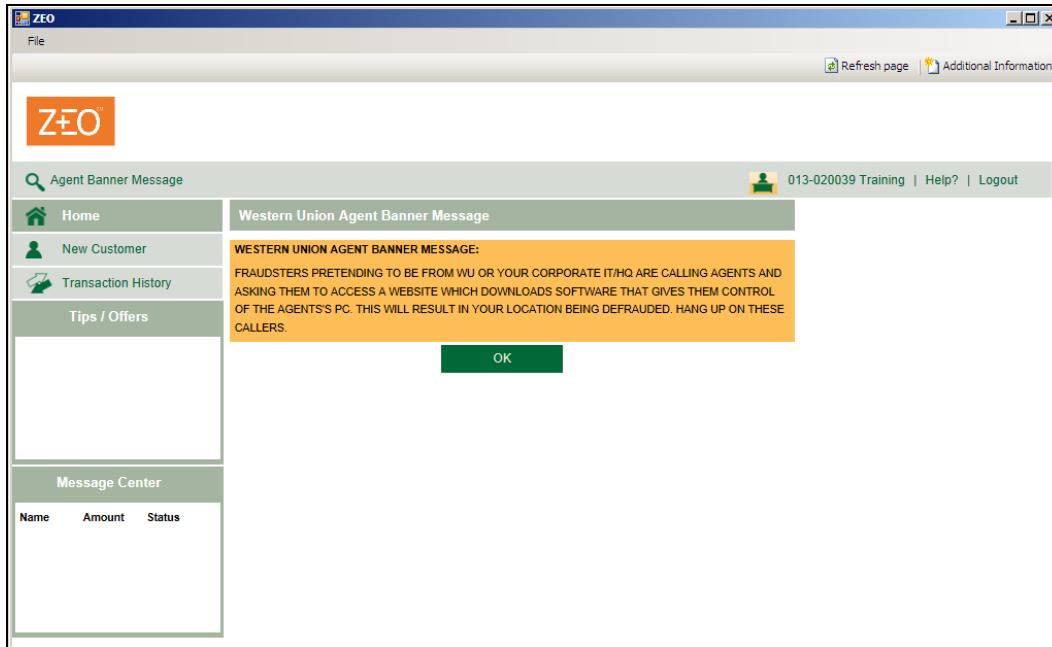
Click ZEO

Click the Run button

Click the OK link



- A Western Union® banner message may appear when you log into the ZEO Platform. The message content is provided by Western Union and will vary over time. It is intended to alert all employees of potential fraud or other concerns. After reviewing the message click ok.



Once you have logged into the ZEO Platform, you can conduct all ZEO transactions, except opening/servicing the ZEO Savings, which is handled in *ExpressService*.

## Transaction History

On the Home Screen, the “Transaction History” option shows all of the ZEO transactions processed that day.

- Managers will be able to view their own ZEO transactions and all transactions from the branch staff.
- This information can be used for resolving possible balancing issues.

## ZEO Registration

### Introduction

The first step required for a ZEO transaction is customer registration. Registration includes collecting customer profile information, such as name, SSN/TIN, address, identification information and employer.

Registration is required for each customer.

**Note:** A customer cannot “pre-register” for ZEO. Registration can only be completed at the time of their first ZEO transaction.

### Register a New TCF Customer and New ZEO Customer

To register a new ZEO customer who does not (or has never had) a TCF account, simply start at New Customer in the left nav bar (shown in A). Additional details provided in Register a New Customer section.

### Register an Existing TCF Customer

The **Find Customer** section can be used to retrieve existing customers who have already registered in ZEO, or to begin the registration process for existing or former TCF customers who have not used ZEO before.

- Use the **Search by Card** option if the customer has a TCF Debit Card. Click the box first, and then swipe the card in your Epson device. You will be prompted to also add the customer’s date of birth.

**OR**
- **Search by Customer Information** and enter their Date of Birth and (only) one other search option. Searching on Date of Birth and Social Security number will deliver the most accurate match.
- After completing the search, the customer options will appear in the **Select Customer** box. Choose the correct customer.
- Then verify their id information in the pop up box, and **Continue to Registration**

Note: while reviewing the information provided in Customer Details information shown in "E", if the information provided on their government issued ID does not perfectly match, complete the following:

- Ensure you've selected the correct customer.
- If they have a new or expired ID, or a new address or phone number, select Continue to Registration, then update the new information in the registration fields.
- If they have a new name (a marriage for example), or if the date of birth or SSN are incorrect, you must make a system change first before ZEO registration can be completed:
  - Submit an Online CIF change form, and write down the Service Request number.
  - Then call the CIF Department at 605-323-2530 and ask for an expedited change. You will need the Service Request number.

If the customer was not found, you will receive a message asking you to re-verify the customer information provided, or can simply select **Continue to Registration**.

## Retrieve a Registered ZEO Customer

The **Find Customer** screen is also where you begin for already registered ZEO customers who wish to begin a transaction. There are three additional things to note:

- In the **Search by Card** option (B), the customers' existing ZEO Prepaid Debit Card or TCF Debit Card can be used. Click the box first, and then swipe the card in your Epson device.
- Once you have verified the **Customer Details**, selecting **Continue** will take you to the page to begin their transaction (G)
- When verifying the **Customer Details** in Step E, if the ID, address or phone number needs to be updated, select Continue and update on the Customer Profile screen. Name, date of birth or SSN changes will still need to be completed via the Online CIF change process.

The screenshot shows the ZEO registration interface. On the left, a sidebar has a red circle around the 'New Customer' option under the 'Home' section. The main area is titled 'Find Customer' with a sub-section 'Use one of the two search methods to find an existing customer'. It includes two search paths: 'Search by Card' (with a card slot labeled 'Enter Card Number') and 'Search by Customer Information' (with fields for Date of Birth, Last Name, SSN / ITIN, and TCF Account Number). Below these is a table titled 'Select Customer' showing one result: LEONARD RAMOS, DOB 08/17/1994, ZEO Card Number 4398, Address 19261 E ABBOTT ST.

New Registration

Already Registered in ZEO

This screenshot shows the 'Customer Details' screen for an already registered customer. The customer information listed is: Full Name - WSRVMM MARDHE, Date of Birth - 10/19/1967, Address - 525 BEECHWOOD LN, ID Number - 123456789, Phone Number - 6773704432, SSN / ITIN - \*\*\*-\*\*-1219, and ZEO Card Number - NA. At the bottom are 'Cancel' and 'Continue to Registration' buttons, with the cursor over the 'Continue to Registration' button. To the right, another 'Customer Details' screen is shown for comparison, also with a red circle around the 'Continue' button.

This screenshot shows a 'SYSTEM MESSAGE' box. It indicates that the search was unsuccessful ('A customer was not found with your current search.') and provides two options: canceling the search or continuing to registration. The 'Continue to Registration' button is highlighted with a red circle.

## Register a New Customer

If you know the customer is new to TCF and new to ZEO, or if you did not locate the customer during search, you can create a New Customer.

- a) Click “New Customer” to begin a new profile.

### Personal Information

Fields marked by a red asterisk “\*” are required.

Collect as much information up front as possible to save the customer time if they choose another ZEO service in the future.

- Ensure you capture SSN/TIN for all US Citizens to avoid questionnaires from being sent to the customer.
- Home address is required and must be a physical address (i.e. not a P.O. Box or mail drop address).

The screenshot displays the ZEO registration interface. On the left, a vertical sidebar contains links for Home, New Customer (which is selected and highlighted in green), Transaction History, and Tips / Offers. Below this is a Message Center section with columns for Name, Amount, and Status. The main content area has four tabs at the top: Personal (selected), Identification, Employment, and Summary. The Personal tab contains fields for SSN / ITIN, First Name\*, Middle Name, Last Name\*, Second Last Name, Gender (Male or Female), Primary Phone\*, Primary Phone Type (dropdown menu showing 'Select'), Alternative Phone, Email, Home Address\*, Address2, City, State / Province\* (dropdown menu showing 'Select'), and Zip Code\*. Most fields with asterisks are currently empty, except for the first name which is partially filled. The right side of the screen shows a user profile (013-020039 Training) and links for Refresh page, Additional Information, Help?, and Logout.

Once all necessary information has been keyed, click “Next.”

## ***Customers with multiple names (For Illinois, Michigan and Wisconsin IDs)***

Continue verifying name entry. The ZEO System has different fields for the customer's first, middle, last name, and second last name; however, RCIF combines them all into one "Full Legal Name" field. Even though you enter the name correctly into the fields, the system may have a difficult time determining which one is the first, middle, last name, second last name.

- For customers with multiple last names, the last name that begins with the letter on the DL or ID must be the first name entered in the first "Last Name" field in ZEO.
- If the last names start with the same letter, you should ask the customer which one is the first last name (one may be considered their middle name). For example, Maria Barrett Barnes
- If a customer has a second last name, place them both in the last Name field and there MUST be a hyphen (-) with no spaces in the name even if there is not one on the ID.

Prescreening determines the first, middle and last names based on the spaces between names:

- Names with one space are sent to prescreening as First/Last Names  
*Mary Smith*
- Names with two spaces are sent to prescreening as First/Middle/Last Names  
*Mary Ann Smith*
- Names with three spaces are sent to prescreening as First/Middle/Two Last Names  
*Mary Ann Smith Jones*
- Prescreening cannot accept names with more than three spaces

See examples on the pages that follow.

**Example 1 - Customer has no middle name, two last names**

NINA HARO SANCHEZ – DL starts with H, ID ends with H

Personal	Identification	Employment	Summary
SSN / ITIN			
First Name*:	NINA		
Middle Name			
Last Name*:	HARO-SANCHEZ		
Second Last Name			
Gender*:	Male <input type="radio"/> Female <input checked="" type="radio"/>		
Primary Phone*			
Primary Phone Type*:	Select		
Alternative Phone			
Email			
Home Address*			
Address2			
City*			
State*:	Select		

Name can only have 1 space because there is no middle name and Haro is sent as the 1<sup>st</sup> last name to match the ID #.

Haro must be the 1<sup>st</sup> last name in the Last Name field.

Adding a hyphen here with NO spaces ensures that there is only 1 space between the first name and two last names. Nina\_Haro-Sanchez

If you key the two last names with a space or if Last Name and Second Last Name fields are used, the info passed-through will create two spaces and make “Haro” the middle name.

**Example 2 - Customer has no middle name, two last names and an extra space in the last name**

ELENA GARCIA DE ALVARADO – DL starts with G, ID ends with G

Personal	Identification	Employment	Summary
SSN / ITIN			
First Name*:	ELENA		
Middle Name			
Last Name*:	GARCIA-DEALVARADO		
Second Last Name			
Gender*:	Male <input type="radio"/> Female <input checked="" type="radio"/>		
Primary Phone*			
Primary Phone Type*:	Select		
Alternative Phone			
Email			
Home Address*			
Address2			
City*			
State*:	Select		

Name can only have 1 space because there is no middle name and Garcia is sent as the 1<sup>st</sup> last name to match the ID #.

Garcia must be the 1<sup>st</sup> last name in the Last Name field.

Adding a hyphen here with NO spaces ensures that there is only 1 space between the first name and two last names. Elena\_Garcia-DeAlvarado

If you key the two last names with all spaces or if Last Name and Second Last Name fields are used, the info passed-through will create two spaces and make “Garcia” the middle name.

### Example 3 - Customer has middle name, two last names

ELENA ROSE GARCIA DE ALVARADO – DL starts with G, ID ends with G

Personal	Identification	Employment	Summary
<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
SSN / ITIN			
First Name: <sup>*</sup>	ELENA		
Middle Name	ROSE		
Last Name: <sup>*</sup>	GARCIA		
Second Last Name	DEALVARADO		
Gender <sup>*</sup>	Male <input type="radio"/> Female <input checked="" type="radio"/>		
Primary Phone <sup>*</sup>			
Primary Phone Type <sup>*</sup>	Select		
Alternative Phone			
Email			
Home Address <sup>*</sup>			
Address2			
City <sup>*</sup>			
State <sup>*</sup>	Select		

All fields can be used as designed.

Name will have 3 spaces and Garcia is sent as the 1<sup>st</sup> last name to match the ID.

DeAlvarado has to be combined because it won't accept names with more than 3 spaces.

**NOTE:** You will have to ask the customer which names are their first and middle names to make sure you enter it correctly and match the ID #.

### Example 4 - Customer has two middle names, one last name

ELENA ROSE MARIA GARCIA – DL starts with G, ID ends with G

Personal	Identification	Employment	Summary
<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
SSN / ITIN			
First Name: <sup>*</sup>	ELENA		
Middle Name	ROSE-MARIA		
Last Name: <sup>*</sup>	GARCIA		
Second Last Name			

Name must only have 2 spaces, so Garcia is sent as the last name to match the ID.

Adding a hyphen here with NO spaces ensures that there is only 1 space between the first name and two middle names. Elena\_Rose-Maria\_Garcia



**Example 5 - Customer has two first names, one middle name, one last name****ELENA ROSA MARIA GARCIA – DL starts with G, ID ends with G**

Personal	Identification	Employment	Summary
SSN / ITIN			
First Name: <sup>*</sup>	ELENA-ROSA		
Middle Name	MARIA		
Last Name: <sup>*</sup>	GARCIA		
Second Last Name			

A blue double-headed arrow points from the 'Last Name' field to a callout box.

Name must only have 2 spaces, so Garcia is sent as the last name to match the ID.

Adding a hyphen here with NO spaces ensures that there is only 1 space between the two first names and the middle name.

Elena-Rosa\_Maria\_Garcia

## Identification Information

Many fields on the Identification tab are required and appropriate selections must be made from the drop down boxes.

- Secondary Country of Citizenship will need to be filled in for anyone with dual citizenship.
- No information should be entered in the MGI/Alloy ID and Client Customer ID fields.

### ID Issue Date

ZEO Requires a MM/DD/YYYY issue date for all IDs.

- For IDs that only have month and year issue dates, enter the day of the month as 01

### ID Expiration

ZEO Requires a MM/DD/YYYY expiration date for all IDs.

- For non-expiring IDs, such as elderly state IDs, enter the expiration date that is 50 years from the current date.
  - Ex. Today's date is 03/29/2016, enter expiration date as 03/29/2066

Once all necessary information has been keyed, click “Next.”

## Employment Information

The Employment screen will collect required CIP information as we do today during the account opening process.

Reminder: If the customer is retired or unemployed, you must state what their former occupation was.

The screenshot shows the ZEO software interface for account registration. The main window title is "ZEO". The top navigation bar includes "File", "Refresh page", and "Additional Information". The top right shows the user ID "013-020039 Training" and links for "Help?" and "Logout".  
The left sidebar has tabs for "Home", "New Customer" (selected), "Transaction History", "Tips / Offers", and "Message Center".  
The main content area has four tabs at the top: "Personal", "Identification", "Employment" (selected), and "Summary".  
Under the "Employment" tab, there are fields:

- "Occupation\*" dropdown menu with "Select" and a checked checkbox.
- "Employer Name" text input field.
- "Employer Phone Number" text input field.

  
At the bottom of the form are three buttons: "Cancel" (red), "Back" (green), and "Next" (green).

If the customer's occupation is not listed, select “Other” and type a detailed description of their area of work in the Occupation Description field.

Entering the employer information may decrease processing time when cashing checks.

Once all the necessary information has been keyed, click “Next.”

## Summary

Summary of all information entered will be displayed. Verify that all information has been keyed correctly. Then click “Confirm.”

## Error Messages

It is important to familiarize yourself with the ZEO Platform system messages.

When a system message is shown, it usually means that there is missing information in the customer profile that needs to be added or changed in order to complete the transaction.

### Pre-Screening Error Messages

Similar to new account opening, the ZEO Platform will pre-screen the customer information. If the customer information does not pass the pre-screen, you will get an error message and an opportunity to make any corrections. You cannot override pre-screening error messages in ZEO.

Unlike ExpressService, the ZEO Platform will not allow a supervisor override if the information is not keyed accurately. If you get an error message, follow the instructions to re-verify and correct any errors in information (Name, ID, DOB, Address, SSN/TIN).

If you receive a “Do Not Open-Give Denial Notice” message, the customer either did not pass pre-screening or has a Hot File record from a previous account relationship. If this occurs, the customer cannot be registered and we will not be able to provide ZEO services to them.

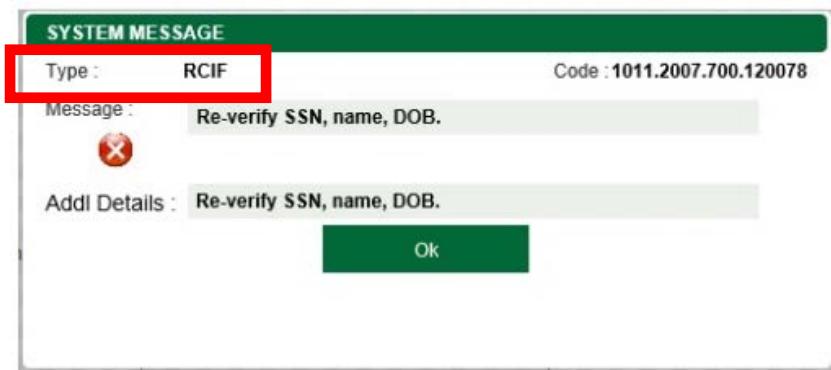
Explain to the customer that unfortunately we cannot register them at this time. Provide the customer with the “Unable to Provide Bank Products or Services Notice” found on the Intranet Workplace tab.

**Note:** *A negative TCF history will not prohibit ZEO registration unless it was fraud-based. If the customer passes the ZEO pre-screen, they are eligible for all ZEO services.*

### Re-verify SSN, name, DOB

If the ID number and name is keyed correctly, then one of the following could be incorrect:

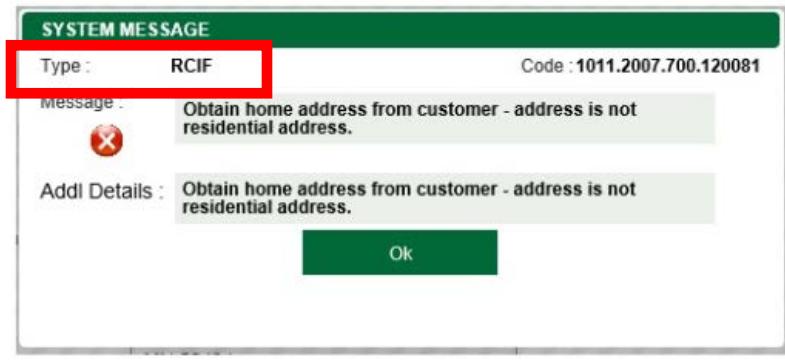
- Name: Verify the name matches the ID. *Note: Refer to page 10 for how to properly key a customer's name with multiple last names.*
- DOB: month, day and year must match ID.
- Gender: make sure you have selected the correct radio button for male or female.
- ID Type: verify that you have correctly selected either driver's license or state ID.



### Obtain Home Address from Customer

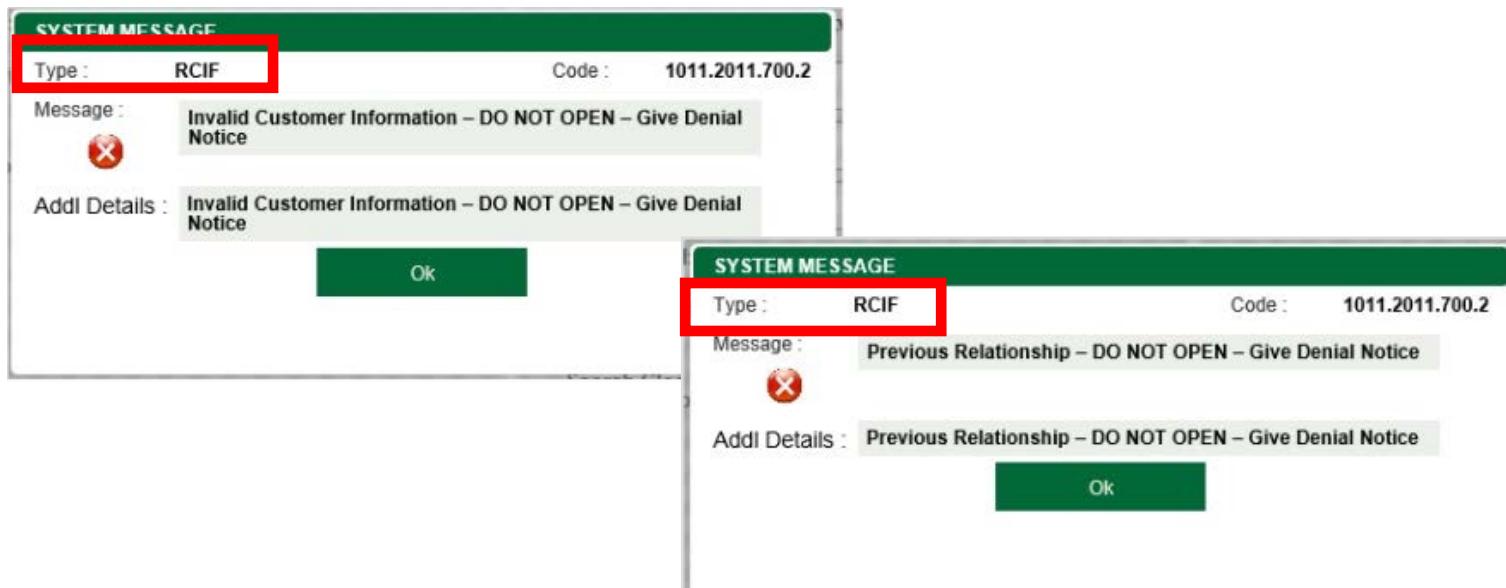
This system message means the address keyed in not a residential address.

- Examples of possible non-residential/home addresses could be a mail drop box (Mail Boxes Etc.), office, hospital, homeless shelter or other type of temporary residence.
- Inform the customer we are required to obtain a valid home/residential address and re-enter it.



**Do Not Open – Invalid Customer Information / Previous Account Relationship**

- If you receive either one of the following error messages, the system is working as designed.
  - “Invalid Customer Information” message means that the customer’s SSN and/or ID could not be verified or the address is not a residential address.
  - “Previous Relationship” message means the customer had a previous account that was closed for fraud.
- You should follow your current process for new account opening.
- Verify that the information keyed is accurate and/or confirm address is a residential address.
- If information keyed is accurate, give *Unable to Provide Bank Products or Services Notice*.
- If information keyed is inaccurate, search the customer, and correct the information then resubmit.



## ***Owners/Authorized Signers on a Business Account***

For owners/authorized signers on a business or organization account that used their SSN as the business TIN and they do not have their own RCIF record:

- They cannot register in ZEO because their SSN/ITIN is related to the business/org account. This may occur for business/org accounts opened before Sept 2012 – when only the authorized signers name appeared on the account.

Follow these steps before registering the customer in ZEO.

- a) Submit a CIF “Add Authorized Signer” request with all required authorized signer information.
  - a. They must have all required CIP information and pass pre-screening verifications.
- b) After the CIF Department has completed the new RCIF profile for the authorized signer, the customer can be registered in ZEO.
- c) Search by DOB and SSN/ITIN on the “Find TCF Customer” screen to recall the customers profile from RCIF.

## **RCIF Error Messages**

RCIF type error messages may occur in the following circumstances:

ZEO will not allow you to register the customer more than once or create another RCIF profile for a customer that already has an existing RCIF profile (current or previous customers). If you attempt to create a new registration for someone that already exists, you will receive an error message.

In some cases, RCIF type error messages may be the result of different customer information being entered when registering them in ZEO than what is on the customers RCIF profile (previous or existing customer).

Keep the following information in mind regarding CIF changes when completing registration in ZEO.

## ***Previous Account Relationship - ZEO Services Closed by New Account Screening (NAS)***

After the customer is registered, access to all ZEO services can be closed by NAS if the customer has been reported for fraud at another financial institution (AFX). This is

similar to the process with new account opening. You will see the same error message when attempting to do a transaction if the account was closed by NAS.

If the customer is closed by NAS:

- The customer will not be allowed to do any ZEO transactions at TCF.
- When you attempt to perform a ZEO transaction and you search the customer in ZEO, they will not appear in session.
- The customer name only appears in the upper right of the Find Customer screen.
- If you click on the name, the message “Previous Relationship – Do Not Open” is displayed.
- If the customer wants to withdraw the funds on the card immediately, contact NAS at 763-337-7881 so they can temporarily remove the hold and you can withdraw the funds.

### ***ZEO Services Restricted by New Account Screening (NAS)***

After the customer is registered, the ZEO services can be restricted by NAS if additional information is needed to verify the customer information such as SSN, Address, DOB. This is similar to the process with new account opening. If the information can be verified, the restriction can be removed by NAS.

### ***Message - Additional Information Required – Please contact New Account Screening....***

If the customer is restricted by NAS:

- The customer will not be allowed to do any ZEO transactions at TCF until the information is verified.
- Contact NAS to find out what is required to verify the customer information and remove the restriction.

An existing/former TCF customer is attempting to complete a new ZEO registration, and the RCIF information does not match the current information the customer provides:

	ZEO	RCIF
<b>Address change</b>	Banker updates in ZEO profile, completes ZEO registration.	Branch management completes CIF Change in branch.
<b>Phone number change</b>	Banker updates in ZEO profile, completes ZEO registration.	RCIF is updated automatically.
<b>Email change</b>	Banker updates in ZEO profile, completes ZEO registration.	RCIF is updated automatically.
<b>ID change (different ID, ID#, Iss/Exp date)</b>	Banker updates in ZEO profile, completes ZEO registration.	RCIF is updated automatically.
<b>Date of birth incorrect</b>	Do not correct DOB in ZEO, call CIF hotline while the customer waits after submitting an Online CIF Change.	Banker submits Online CIF Change Form. Write down the Service Request number and call the CIF Department at 605-323-2530 to make the change immediately. ZEO registration can then be completed. During evenings and weekends, email the CIF department so that your request will be prioritized the next business day.
<b>SSN/ITIN incorrect</b>	Do not correct SSN/ITIN in ZEO, call CIF hotline while the customer waits after submitting an Online CIF request.	Banker submits Online CIF Change Form. Write down the Service Request number and call the CIF Department at 605-323-2530 to make the change immediately. ZEO registration can then be completed. During evenings and weekends, email the CIF department so that your request will be prioritized the next business day.
<b>No ITIN – Non U.S. Citizen</b>	Do not add ITIN in ZEO, can complete registration without ITIN (except to purchase a ZEO Debit Card).	Banker submits <i>Online CIF Change Form</i> , after completed by CIF Department, ZEO Card can be purchased in ZEO.
<b>Name change</b>	Banker updates in ZEO profile, completes ZEO registration.	Banker submits <i>Online CIF Change Form</i> .

***How to do a CIF change when the customer doesn't have any active accounts***

Remember, you can update/change some of the customer's information in ZEO to register them, but a CIF Change must be completed also or the customer info in ZEO will revert back to the old information. Refer to the RCIF/ZEO CIF changes chart on the following pages to see what information requires a CIF change or is automatically updated.

If the customer has an RCIF record with TCF, but does not have any active/open accounts, and you need to update/change the customers address, email, phone number, you must use the customer's name to process the CIF change.

Follow these steps below:

On the RCIF Menu Screen

- a. Select option 2 (RFADDCHG Address Changes)
- b. Press F10 or Enter
- c. The Address Changes screen will appear

On the Address Changes screen:

- d. Select option 2 (RFCUADRS CUSTOMER ADDRESS CHNG USING CUST NAME)
- e. Press F10 or Enter

Enter the following key parameters screen:

- f. Key the customer's name in the "Customer Name Field" using the same spelling as in RCIF
- g. Press F10 or Enter
- h. The Retail Customer Address Maintenance screen will appear

On the Retail Customer Address Screen Maintenance screen:

- i. Update the owners address and phone number as needed.
- j. Press F10 or Enter to complete the changes

## **Message: Related Customer Invalid**

- This error message means the SSN/ITIN is being changed or added in ZEO (outside of RCIF).
- The SSN/ITIN can only be added/changed by submitting an Online *CIF Change Form*.
- The CIF change must be completed before you can register the customer in ZEO.

## **If No ITIN and they're a non-US Citizen:**

- You may register the customer without their ITIN (except to purchase a ZEO Card or a WU send for more than \$3,000 (\$1,000 in AZ)).
- Submit *Online CIF Change Form* to update the customer's ITIN if given at a later date.
- If the customer wants to purchase a ZEO Card, the ITIN update must be completed by the CIF Department before the customer can purchase a ZEO Card.
- NEVER add the ITIN in ZEO.

## **If SSN / ITIN is incorrect:**

- Submit *Online CIF Change Form* to correct the SSN/ITIN.
- *CIF Change* must be completed prior to ZEO registration. Contact CIF department immediately to complete registration.
- NEVER change / correct the customer's SSN/ITIN in ZEO.

## **Message: Field Errors Exists**

- This error is displayed when an edit has been triggered in RCIF.
- Do NOT keep submitting the customer record or the customer will be deactivated in the ZEO system.

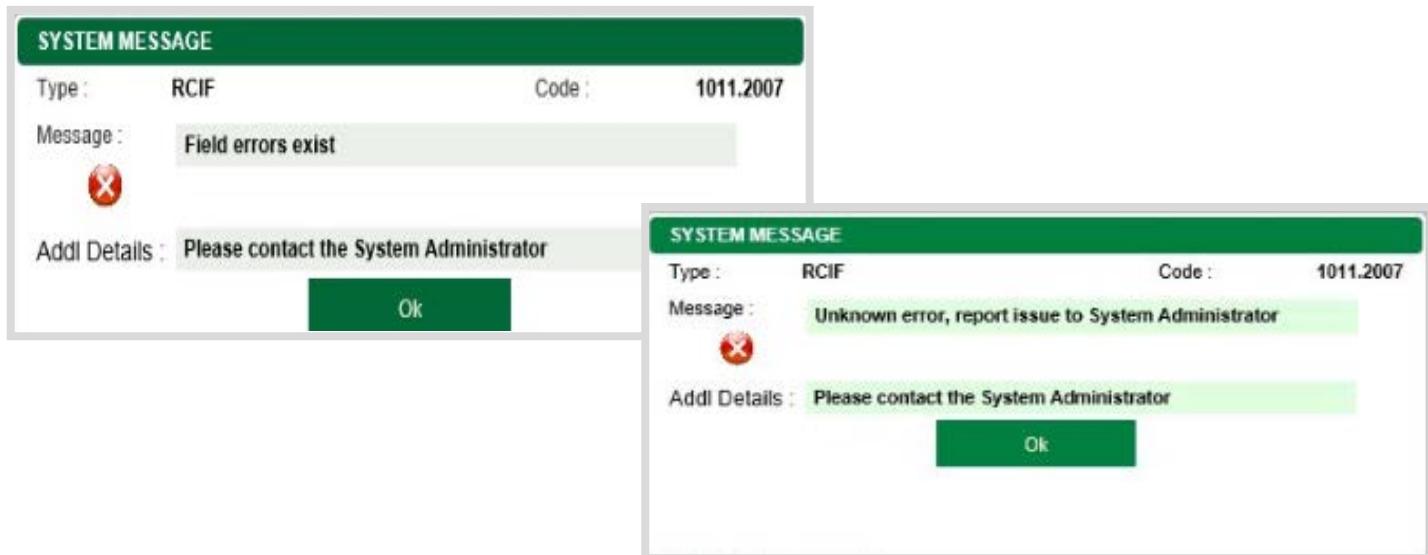
Fields to verify within the ZEO Profile:

- Legal Code and Citizenship match.
  - Example: You cannot have a Non Resident Alien marked as a citizen of the United States.
- Address Zip Code is valid for that state.
  - Example: You cannot have the State of Minnesota selected with a South Dakota zip code.
- Valid DOB.
- Verify TIN.
- Incorrect information must be corrected by submitting a CIF Change Form.
- The CIF Change Form must be completed before registering the customer.

***Message: Unknown Error, report issue to System Administrator:***

This is a generic message for RCIF. You should do the following:

- Do NOT click “OK,” or try to resubmit the registration.
- Call the IT Service Desk - refer to all information needed to open a ticket:
  - Customer Name
  - Session ID
  - Version Number
  - Full Error message
- The IT Service Desk will assign the ticket to the Customer Information Team.



## Group Codes in Registration

If a ZEO customer qualifies for a fee waiver because they are part of a specific group whose payroll checks will always be free to cash, a Group Code must be selected from a drop down during initial registration. If it is not selected at registration, you can update the customer's ZEO profile.

If a customer who qualifies for a fee waiver group presents a check that does not qualify for the fee waiver, edit the customer's profile to remove the group code prior to completing the transaction. Once complete, edit the profile again to place the group code back on the profile.

The screenshot shows the ZEO Registration software window. On the left, there is a 'Message Center' pane with columns for Name, Amount, and Status. The main form contains various input fields: Last Name, Second Last Name, Gender (Male/Female), Primary Phone, Primary Phone Type (dropdown menu showing 'Select'), Alternative Phone, Email, Home Address, Address2, City, State / Province (dropdown menu showing 'Select'), Zip Code, Referral Number, Existing Account Holder (checkbox), Receive Text Message (checkbox), Do Not Call (checkbox), Customer Profile Status (dropdown menu showing 'Active'), and Group(s) (dropdown menu showing 'instorePayroll' and 'CommercialPayroll'). The 'Group(s)' dropdown and its options are circled in red.

Select the correct code based on the Group Code Chart below.

Group Type	Fee Waiver – Group Code
In-store employees (e.g. Jewel) cashing payroll checks	InstorePayroll
TCF Commercial employees cashing payroll checks - checks cashed for employees of select Commercial accounts identified by TCF Commercial	CommercialPayroll

## CIF Changes

### When REGISTERING customers ONLY

- You can change/update the customer's phone, email, ID/name and address info to register them in ZEO.
- If you change/update the customer's phone, email or ID, it will automatically update the RCIF profile. You do not need to do the RCIF maintenance or submit an Online CIF Change Form.
- If you update the address or name, you must also update the RCIF record (it will not update automatically). Addresses can be changed in the branch, name changes must be made by submitting an *Online CIF Change Request*.
- You can NOT make any other changes to the customer information in the ZEO system.
- If you determine the customer's date of birth or social security number/ITIN is incorrect or the customer does not have one in RCIF, you will need to submit a CIF Change request before you can complete ZEO registration.
- Follow current procedures to change the CIF record, after CIF change is complete, complete ZEO registration.

Note – For ALL CIF Changes - Follow current procedures to complete a *CIF Change Form* with the new information, have the customer sign it and retain it with your filmable work. **The new information must be documented on the CIF form before the ZEO registration is complete because the new information will not be retained in ZEO and will default back to the RCIF information. Once the CIF Change is complete, it will be updated in ZEO.**

### **Updating the Customer Profile**

Once a customer is registered in ZEO, an RCIF record will be created for them.

When you have an open Customer Session, the ZEO Platform allows you to update the customer's profile, if needed, in order to complete the transaction.

Refer to the following when making changes to customer's information:

*Note: If you updated the RCIF profile, it will automatically update the ZEO profile except for name changes. Name changes must be updated in both.*

	ZEO	RCIF
<b>Address change</b>	Banker updates in ZEO profile.	Branch management completes CIF Change in branch.
<b>Phone number change</b>	Banker updates in ZEO profile.	Branch management completes CIF Change in branch.
<b>Email change</b>	Banker updates in ZEO profile.	Branch management completes CIF Change in branch.
<b>ID change (different ID, ID#, Iss/Exp date)</b>	Banker updates in ZEO profile.	Banker submits Online CIF Change form.
<b>Date of birth incorrect</b>	Do NOT correct DOB in ZEO profile.	Banker submits Online CIF Change form and contacts CIF department immediately. Once Banker contacts CIF department directly and makes the changes, the customer can register.
<b>SSN/ITIN incorrect</b>	Do NOT correct SSN/ITIN in ZEO profile.	Banker submits Online CIF Change form and contacts CIF department immediately. Once Banker contacts CIF department directly and makes the changes, the customer can register.
<b>No ITIN – Non U.S. Citizen</b>	Do not add ITIN in ZEO profile.	Banker submits Online CIF Change form.
<b>Name change</b>	Banker must complete update in ZEO profile AND must submit Online CIF Change form.	Banker submits Online CIF Change form AND must complete update in ZEO profile.

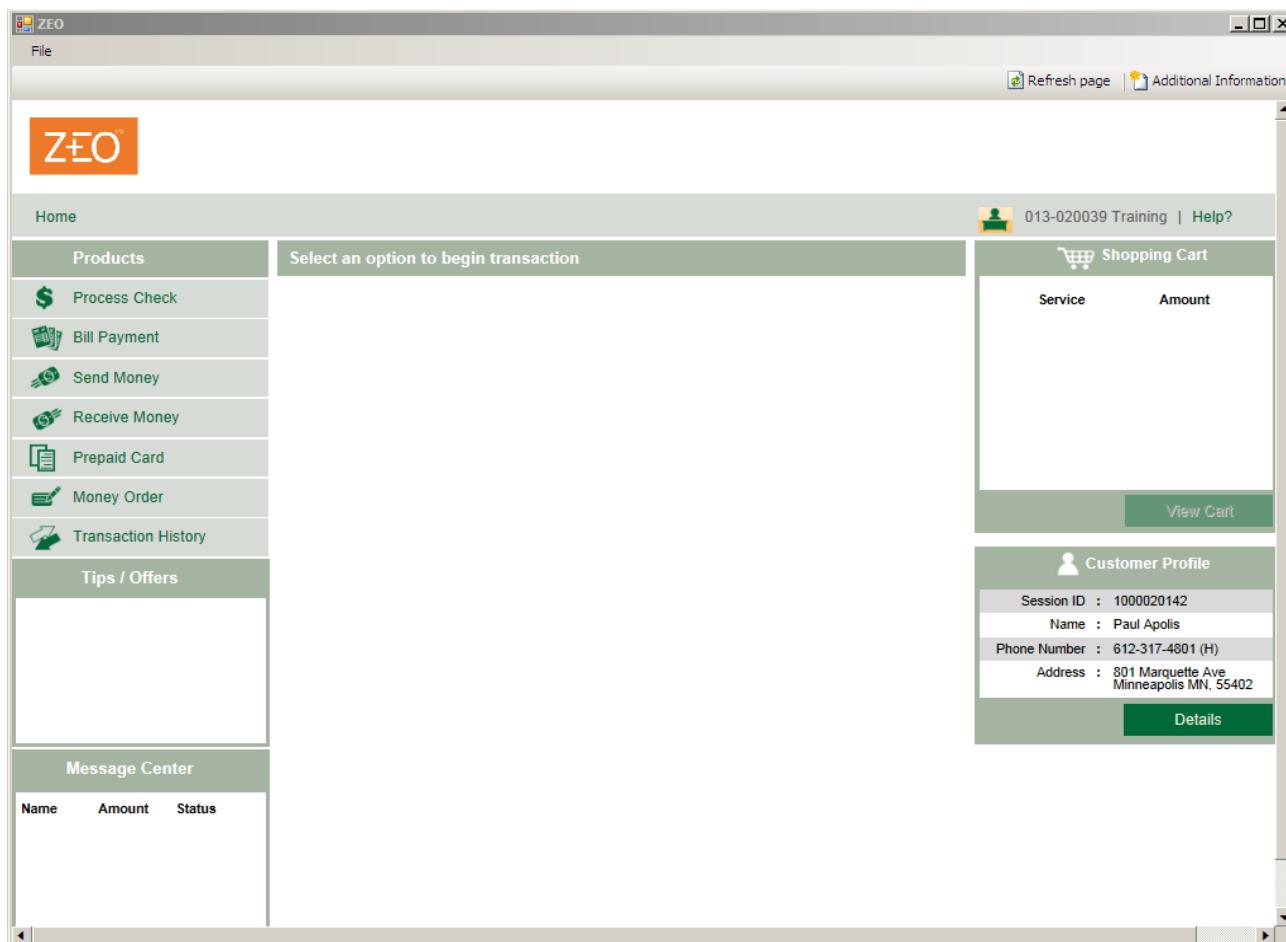
## Customer Session Overview

After you find a ZEO customer or register a customer, you will be taken to the Products Screen. You are now in an active “Customer Session.”

### Products

The Product Screen contains the following sections:

- Process Check
- Bill Payment
- Send Money
- Receive Money
- Prepaid Card
- Money Order
- Transaction History



## Transaction History

The “Transaction History” button will display the customer’s transaction list from the past 60 days.

## Tips/Offers

For Future use.

## Message Center

This section will display pending checks and is used to communicate with an INGO Money Representative.

## Shopping Cart

This section is used to accumulate all transactions in a customer session and to initiate the customer checkout process.

## Customer Profile

This section displays identifying information for the customer. By clicking “Details” you can view all customer information and make changes as needed. (Review CIF section for more information)

## ZEO Check Cashing

The topics included in this section are:

- ZEO Check Cashing Overview
- Check Cashing Methods
- Check Cashing Fees
  - Fee Waiver Policy
- Check Types
  - Unacceptable Checks
- Check Cashing Steps
  - On-Us NAH Check Cashing
- Parking a Check
- Canceling a Check

## Registration Information

All non-account holders will be required to register in ZEO to cash checks at TCF. This includes all previous non-account holders that we have cashed checks for before using ExpressService.

The only exceptions are:

- Minors < 18 years old who are not eligible to register in ZEO.
- Cashing Savings Bonds for non-account holders.  
Savings Bonds cannot be cashed in ZEO and non-account holders are limited to cashing less than \$1,000 in Savings Bonds.
- Cashing travelers checks for non-account holders because these cannot be cashed in ZEO.

## ZEO Check Cashing Overview

Using the existing Epson device, checks will be scanned and sent to the check processor for a decision. Our check processor is a 3rd party called Ingo Money.

- Ingo is working behind the scenes to approve the check. This may involve contacting the maker or using other available resources to verify funds or determine validity.
- Instant approval occurs on approximately 95% of all government and printed payroll checks and 85% of all other checks.
- If a check approval is pending, a Check Processor from Ingo may communicate with you in real-time through the message center in the ZEO Platform to obtain more details about the customer.
- As ZEO customers build check cashing history and more makers are identified, approvals will occur more quickly.

The screens in the ZEO Platform are designed to walk you through the process of:

- Visual verification of the check
- Scanning the check
- Check classification & details
- Submitting for approval
- Checking out

Approved and pending checks are included in the Shopping Cart during the checkout flow.

Pending checks will also show in your Message Center.

ZEO customers may only cash a maximum of \$5,000 of approved items per day.

## Check Cashing Methods

First you need to determine if the check can or should be cashed in ZEO. There are some checks that cannot be cashed in ZEO. And since ZEO is a fee based service, there might be alternatives for the customer to cash their check for no charge.

The four methods of cashing a check at TCF are:

- ExpressService Transaction: NAH/Non ZEO Off-Us Check Cashing (1756)
- ExpressService Transaction: DDA/SAV Off-Us Check Cashing (1749)
- ExpressService Transaction: DDA On-Us Check Cashing (1751)
- ZEO Check Cashing

Here's some more information about these methods:

#### **NAH/Non-ZEO Off-Us Check Cashing (1756)**

A 1756 transaction can only be used for certain transactions listed below:

- In-store employees that are under the age of 18 and cashing their payroll check
- Non-Account Holders cashing Savings Bonds
- Non-Account Holders cashing Travelers Checks

For minors cashing their in-store payroll check, we should periodically verify they are still under the age of 18 before using a 1756. If they have turned 18, they should be registered in ZEO and their check cashed through the ZEO Platform or open a bank account at TCF.

#### **DDA/SAV Off-Us Check Cashing (1749)**

TCF account holders should always cash off-us checks against their deposit account. There should be very few exceptions for an account holder to cash a check through ZEO for a fee when they can cash it for no fee against their account.

If *ExpressService* does not approve the check, discuss when the customer needs the funds, and deposit the check into their account with partial cash back if that will suffice. Note: You should never deposit the full amount and then try to withdraw, it will not consider increased funds access.

#### **DDA On-Us Check Cashing (Batch)(1751)**

A 1751 transaction code will only be used for an account holder cashing a TCF (On-Us) check or a minor (under age 18) cashing an On-Us check. For all other non-account holders that request to cash an on-us check, you must enter their identification and check information into ZEO to cash the check. Occasionally, checks drawn on TCF accounts (on-us checks) or TCF Official Checks are not approved in ZEO. In these specific cases, you may cash the items in *ExpressService* on an exception basis. When an exception is being made, use the following steps to run the fee:

- a) Using a GL ticket, credit (02) the ZEO Check Cashing fee income to GL 36860.
  - a. Use today's date as the document number and the customer name as the description.
  - b. Obtain appropriate approval on the GL ticket.
- b) File the GL in your filmable teller work.

## Check Cashing Fees

Once registered, ZEO customers can cash the following types of check:

Check Type (Classification)	Fee
Government, Treasury, Printed payroll	1% of approved amount
Other Checks (handwritten payroll, personal, all other types)	3% of approved amount
Minimum fee	\$1.00
We do not collect a fee if the check is not approved for cashing.	

## Fee Waiver Policy

All registered ZEO customers will be required to pay the check cashing fee unless:

- They are an in-store employee (Jewel/Cub/Kroger, etc.) cashing their store payroll check.
- They are cashing a payroll/payment check on a TCF Commercial account that was designated free by the Commercial Banking Department.
- They are cashing a TCF issued Official Bank Check or Money Order.
- They are cashing a TCF dividend check.
- They are cashing a TCF Command Credit check.
- They are a TCF loan customer attempting to make a loan payment, and need to cash a check first.
- Additionally, TCF may occasionally offer marketing promotions. The customer would be required to present a specific coupon code to qualify.

ZEO fee waiver procedures will be covered later in this section.

## Check Types

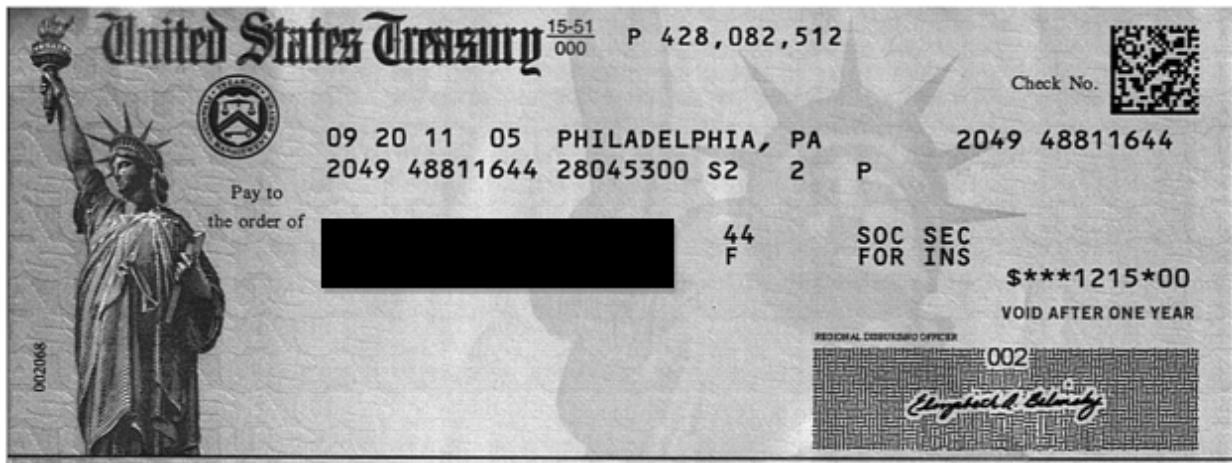
You are required to classify the check that you are cashing. The fee will be calculated automatically based on the check type.

It is important to classify the check properly to assess the appropriate fee and expedite the approval process. If you choose the wrong check type, it will take longer to process because the check will need to be reclassified by Ingo.

If you are not certain, use your best judgment. Ingo will re-classify the check type if needed, but it may be a different fee and it could delay the approval process. In some cases, you can ask the customer what the check is for to help you determine the Check Type.

### **US Treasury Check**

- The maker is the United States Treasury.



**Government Check**

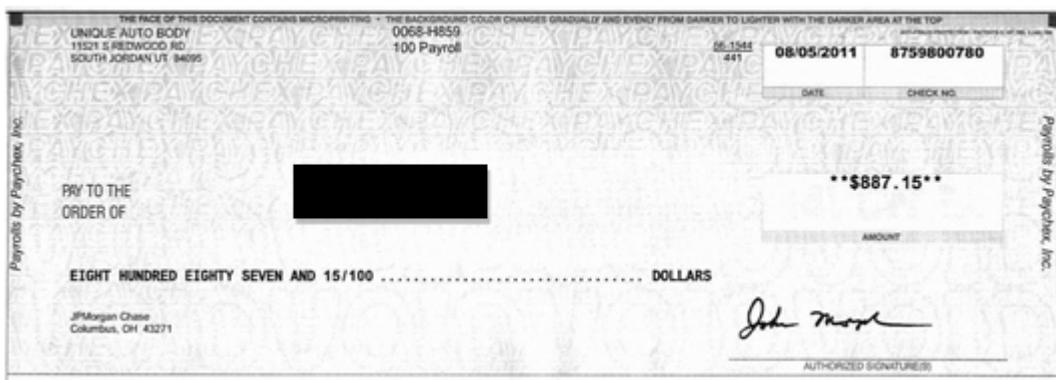
- The maker is any government entity other than the United States Treasury. "Auditor of State" and "Department of Labor" are state government entities. These can also be checks drawn on a City or County.

The image shows two examples of government checks. The left check is from the Auditor of State of Indiana, dated 09/19/2011, for \$239.30, payable to Two Hundred Thirty-Nine and 30/100 Dollars. The right check is from the State of Georgia - Department of Labor, dated 08-16-11, for \$330.00, payable to J. Mark Butler, Commissioner of Labor. Both checks include a watermark and a signature.

**Printed Payroll Check**

- The check is entirely printed including the maker's signature.
- Maker is a business.
- Purpose of the check is payment for hours worked (payroll) or payment for service performed (labor).
  - Includes standard payroll and accounts payable or contract payments

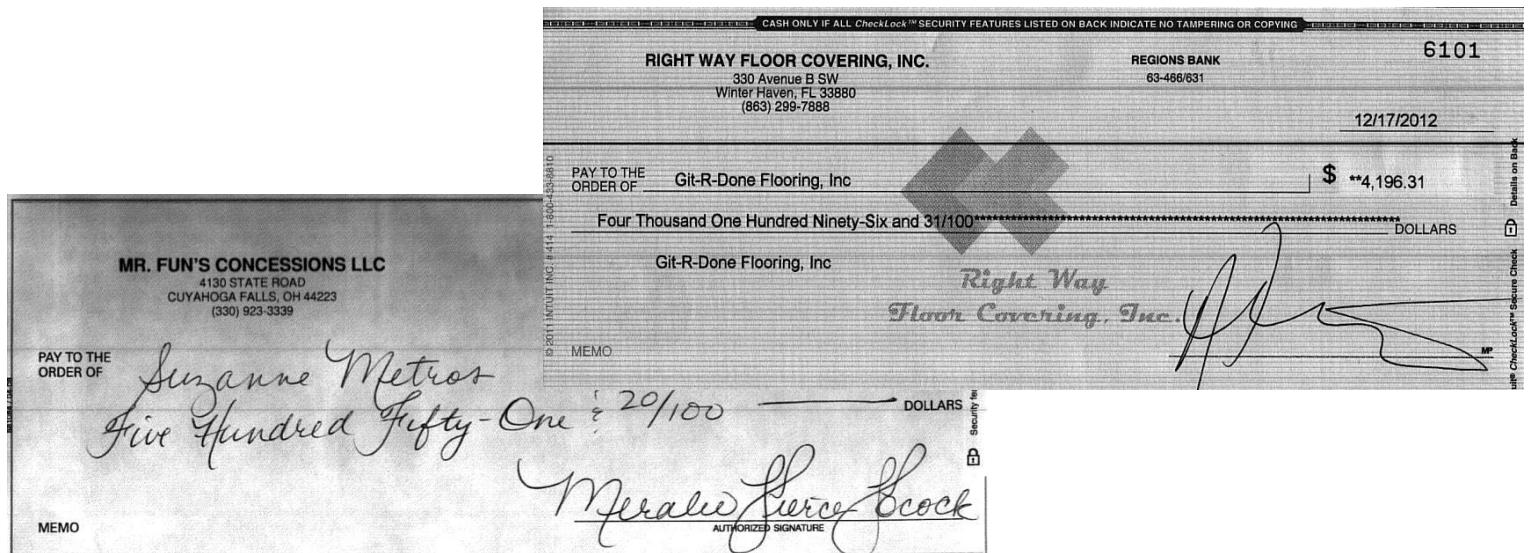
**Note:** It may be difficult at times to determine if the signature is a printed signature or stamp or handwritten. It will be easier to tell from the original check than the examples shown here.



### Handwritten Payroll Check

- Check is partially or totally handwritten, including the maker's signature
- Maker is a business
- Purpose of the check is payment for hours worked (payroll) or payment for service performed (labor)
  - Includes standard payroll and accounts payable or contract payments
  - It is not payment for purchase of a product

**Note:** *It may be difficult at times to determine if the signature is a printed signature or stamp or handwritten. It will be easier to tell from the original check than the examples shown here.*



### Two Party Check

Two Party Checks are drawn on one person (Party 1) and payable to another person (Party 2) and can be cashed through ZEO. This includes personal checks.

- Check is drawn on a personal account
- Maker is an individual person
- Check is payable to another person

**Remember:** 2<sup>nd</sup> Party (checks that are endorsed by the payee and signed over to another person) cannot be cashed in ZEO.

A two party check may also be a check drawn on a business and payable to a person that is NOT for the purpose of payroll or for labor or services.

- Maker is a business
- Reason for payment is not payroll/labor and can include:
  - Rebates
  - 401k/Retirement disbursement
  - Sale proceeds/purchase of goods
  - Refunds



### **Insurance/Attorney/Cashier's Check**

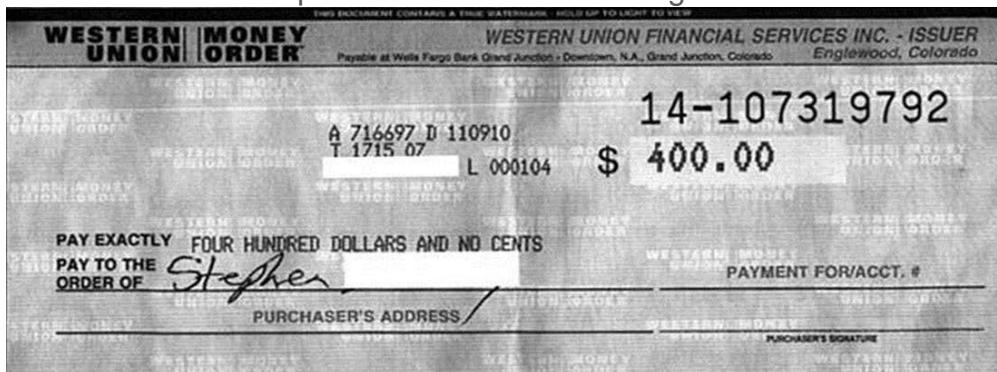
There are three types of checks classified in this Check Type:

- Insurance Checks (Maker is an insurance company) and check is for a claim.
- Attorney Checks (Maker is a Law Firm) and check is for settlement or refund.
- Cashier's Checks (Maker is a bank) and the check is drawn on a bank's official or cashier's check account.

 <b>KENTUCKY FARM BUREAU MUTUAL INSURANCE COMPANY</b> <small>THE FB INSURANCE COMPANY, LOUISVILLE, KENTUCKY 40220-3783</small>		35008681	
		Date	8-29-11
Pay to the Order of <u>Tim Everly</u> One thousand two hundred <u>1200</u> DOLLARS <small>In payment of Bodily injury claim</small>		<small>8-29-11</small> <small>RECEIVED</small> <small>REPUBLIC BANK &amp; TRUST</small> <small>LOUISVILLE, KENTUCKY</small> <small>PAWABLE THROUGH</small> <small>REPUBLIC BANK, SHELDYVILLE, KENTUCKY</small> <small>CS10 (NDS)</small>	
<small>THIS DOCUMENT IS PRINTED ON SECURITY PAPER CONTAINING VERTICAL LINES VISIBLE FROM BOTH SIDES AND HAS A COLORED BACKGROUND ON THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER. IF COPIED THE WORD "VOID" WILL ALSO APPEAR.</small>			
 <b>CASHIER'S CHECK</b> <small>9010588464</small> <small>03/16/2010</small> <small>41353</small> <small>\$ 4,863.00</small> <small>Drawer: CapitalOne, N.A.</small> <small>Sharon war</small> <small>COUNTER SIGNATURE REQUIRED</small> <small>AUTHORIZED SIGNATURE</small>			

### Money Orders

- “Money Order” is printed on the check
- Maker could be a financial institution, Western Union, Post Office or other various retailers
- Money Orders cannot be cashed within 48 hours of being issued, except TCF Money Orders
  - If you are unsure if the money order was issued in the last 48 hours, you should attempt to cash it in ZEO and Ingo will determine if it can be cashed



### RAC/Loan Check

There are two different types of checks classified in this category.

- Refund Anticipation Checks (RAC). These are offered by tax preparers as a substitute to government issued tax refunds. Often the last four digits of the SSN will be on the check. A common RAC Check would be drawn on H&R Block.
- Loan Checks can be title loans or short term loans.

**SANTA BARBARA BANK & TRUST**

THIS CHECK HAS PINK BACKGROUND ON WHITE PAPER. MUST HAVE SEAL IN UPPER LEFT MATCHING SEAL IN LOWER RIGHT.

Authorization Number: 32727148

CASHIER'S CHECK: 02397380

DATE: 04/09/08

SOCIAL SECURITY NUMBER: XXX-XX-4068

AMOUNT: \*\*1,104.10

PAY TO THE ORDER OF: ANTHONY D NUNNELLEY TN 37137

**TITLEMAX OF HUNTSVILLE, AL #3**

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD TO LIGHT TO VIEW

WELL'S FARGO BANK

10/1/2014

MEMO: CHECK FOR ACCT #29252677 VIN:1GKEC13Z24R156415

Dollars: \$ \*\*4,000.00

Four Thousand and 00/100\*\*\*\*\* DOLLARS

Signature: [Signature]

## Unacceptable Checks

### Types of Unacceptable Checks

Type of Check	Definition	Example
Altered Checks	An altered check is one where some detail has been changed after it was originally written, specifically when that change has been made without the check-writer's knowledge.	John Doe comes in to cash a check where the amount of the check amount has been changed from its original form.
Money Orders	A payment order labeled with the term "Money Order" that has been issued within the last 48 hours.	N/A
Credit Card Checks	These checks are drawn on credit cards and have a 16-digit account number.	N/A
Starter Checks	These checks do not have the maker's information pre-printed on the check, typically have a check number of 101 or less.	N/A
Me-to-Me Checks	We cannot cash a check drawn on the customer and payable to the customer themselves.	Any check that is drawn on the account of and payable to Jane Doe or to "Cash".
2 <sup>nd</sup> Party Checks	Checks payable to an individual and then endorsed over to another individual who wants to cash the check.	A check is payable to Jane Doe, endorsed by Jane Doe and then paid to the order of John Smith. John Smith wants to cash the check.
Multiple Payee Checks	Checks made payable to multiple people.	A check made payable to John Smith and Jane Doe, being cashed by one or both of them present.

## Check Cashing Steps

- Once the customer is in session, click “Process Check” from the Products Menu.

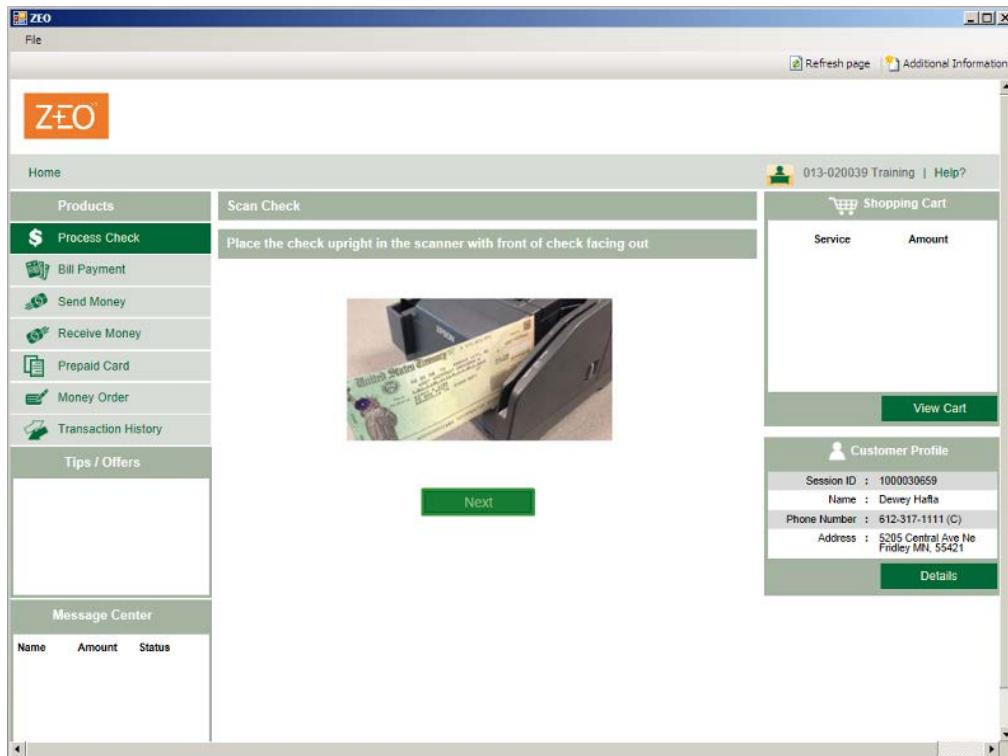
Conduct a Visual Verification of the check before proceeding. This includes verifying the information as required by this confirmation screen in the ZEO Platform and ensuring the payee matches the customer’s Driver’s License.

Click the “Confirm” button.

Next you will place the check in the scanner (facing right) and click the “Next” button to scan the check.

This scan is to provide the front and back image to Ingo so they can start the approval process.

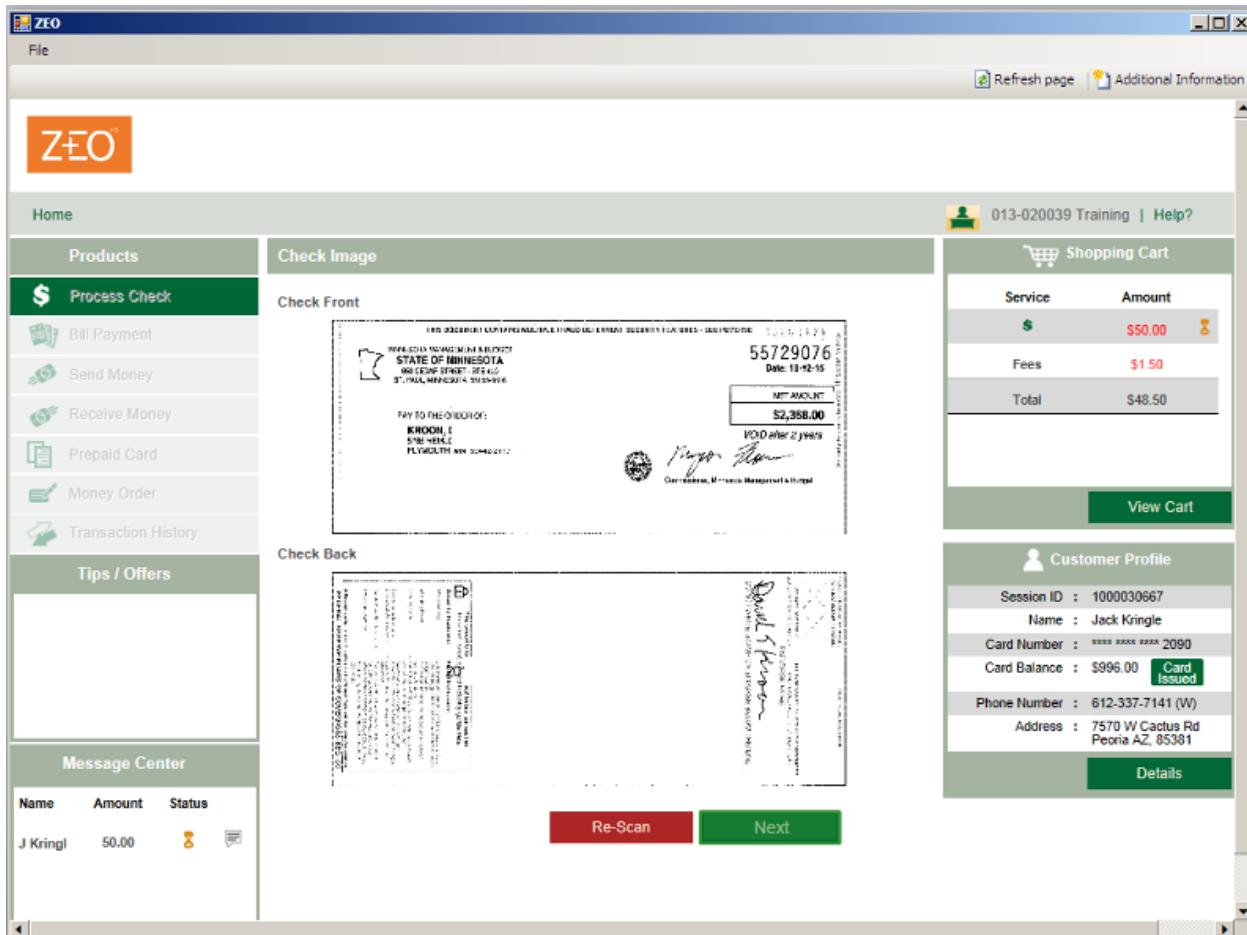
The Epson device is engaged to scan both the front and back of the check. The scanned check image will appear on the screen.



Click the “Next” button.

Make sure to look at the scanned image of the check on the screen and ensure that the MICR line is readable along with the rest of the check image. Also ensure the image is not skewed or doesn't have surrounding black areas.

Once the scanned check image is confirmed, click the “Next” button to go to the



Process Check screen.

You will then be prompted to enter the Check Date and Amount (\$).

Type the check date in the Check Date field

Type the check amount in the Amount field.

It is very important to enter the correct dollar amount of the check or the transaction will be declined. Be sure to include the decimal point.

Click the drop down menu in the Check Type field and choose the appropriate type of check.

The check type and amount will determine the fee associated with cashing the check.

Check Cashing Promo Codes – Promotional Codes Key promotion code if applicable.

The screenshot shows the ZEO Check Cashing application. The main window is titled "Process Check". It contains fields for "Check Date\*", "Amount (\$)\*", "Check Type\*" (with a dropdown menu), "Estimated Base Fee\*", "Promotion Code", "Promotion Name", "Discount Applied", and "Estimated Net Fee". At the bottom are "Cancel" and "Submit" buttons. To the left is a sidebar with "Products" and "Tips / Offers" sections. To the right are two panels: "Shopping Cart" showing a service fee of \$50.00 and a total of \$48.50, and "Customer Profile" with session ID, name, card number, balance, phone number, and address. A message center at the bottom shows a recent transaction for J Kringl.

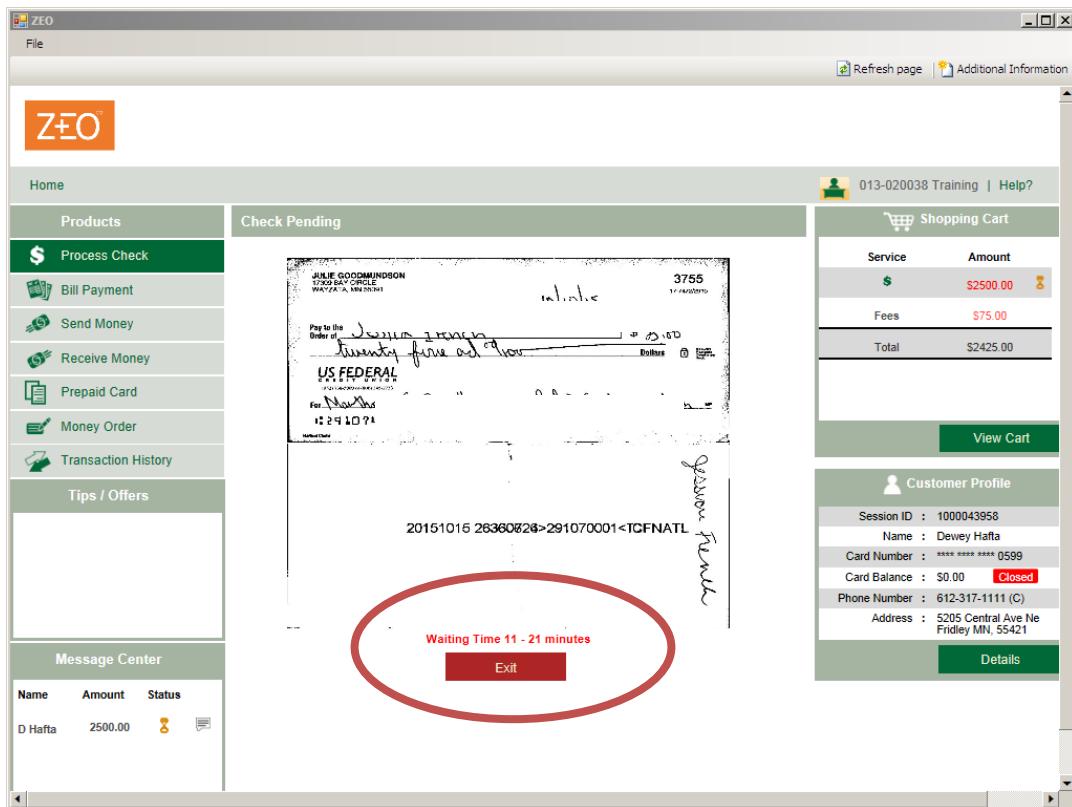
Refer to the chart below.

Check Type	Fee Waiver – Promotion Codes
TCF Official Check or Money Order	TCFOCMO
TCF Dividend Check	TCFDiv
TCF Command Credit Line Check	FreeCommand
TCF Corporate accounts – non-payroll checks cashed for select Commercial accounts identified by TCF Commercial	FreeCorporate
TCF Loan customers – checks cashed in order to make a TCF loan payment	LoanCust

Once the check has been classified and the fee determined, communicate the fee amount to the customer.

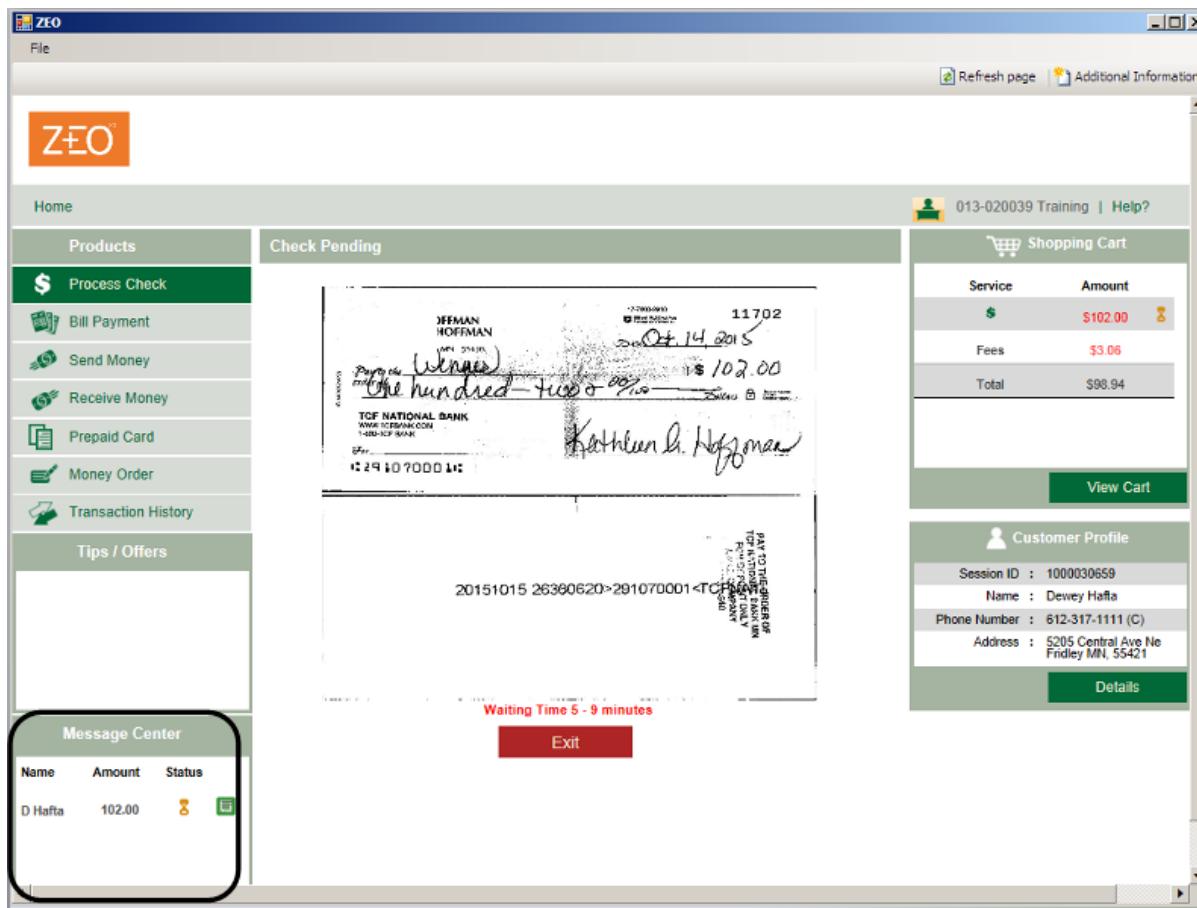
If the customer agrees to the fee, click the “Submit” button.

In order for the system to update the status of the check, you must click “Exit” out of this “Check Pending” screen. Once you click “Exit” the screen will auto-refresh and the status of the check will be updated as soon as a decision is made.



The check processing screen will provide one of the following types of check decisions:

- Check Approved
- Check Pending
- Check Declined



**Note:** In some cases there will be a message from Ingo that the check has been reclassified and you will need to confirm the new fees with the customer.

The Message Center is specific to you and will only show the pending status for customers you have helped.

Each check in the Message Center will show the customer's first initial of their first name, their last name, the check amount and check status.

The Chat icon will turn green when an Ingo Check Processor is ready to talk through the Chat pop-up. When you click on the green Chat icon in the Message Center, the system will start a chat session.

If a check is declined, give the check back to the customer and explain that we are unable to cash this check at this time.

Message Center		
Name	Amount	Status
J Evenso	750.00	⌚ 📢

The icon on the far right of the message center will highlight in green when the Check Processor has sent a message.

Message Center		
Name	Amount	Status
J Evenso	750.00	⌚ 📃

The hour glass icon indicates the check is still “Pending” and waiting for a response from the Check Processor.

Message Center		
Name	Amount	Status
J Evenso	750.00	✓

The green check mark indicates the check has been “Approved.”

Message Center		
Name	Amount	Status
J Evenso	1000.00	✗

The red “X” indicates the check has been declined.

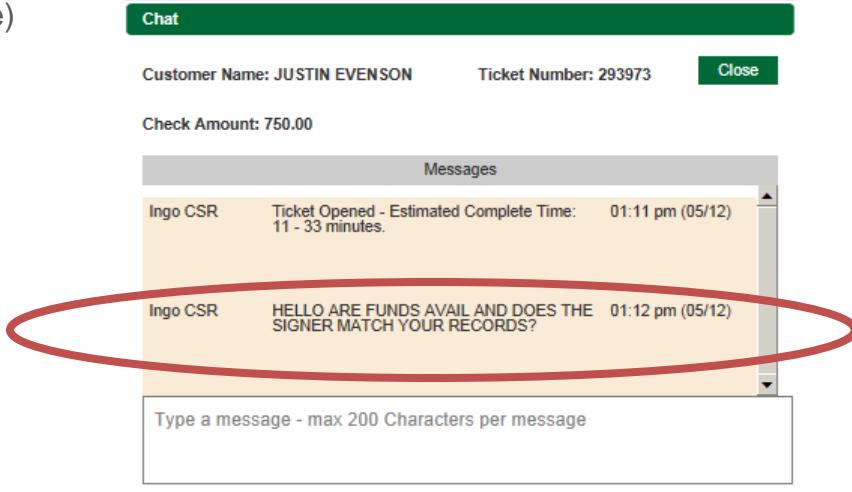
Message Center		
Name	Amount	Status
J Evenso	1000.00	⚠

The yellow caution indicates a failed status, meaning the check was not approved or denied but failed because Ingo tried to chat and received no response. Re-scan the item and be prepared to provide the information needed via chat.

## On-Us Non-Account Holder Check Cashing

When a Non-Account Holder (NAH) is attempting to cash an On-Us (TCF) check, you must enter their identification and the check must be cashed through the ZEO platform. There is no need to check funds availability before scanning the check. On occasion, the check processor (Ingo) may ask you questions about the check. If this is the case, follow some of these tips:

- The Ingo check processor may initiate a chat session with you and ask for certain information about the account (as shown below). Only provide the information requested. DO NOT give the balance of the account or any other information. In the example chat message below, the Ingo CSR has asked “Are funds available and does the signer match your records?”
  - At this time you can conduct a balance inquiry and/or review Portal on the account to check available funds.
  - Ensure the account holder information (name) on the check matches our records. You can verify this in portal.
  - Your responses should only be yes or no. (i.e., Yes or No, funds are available)



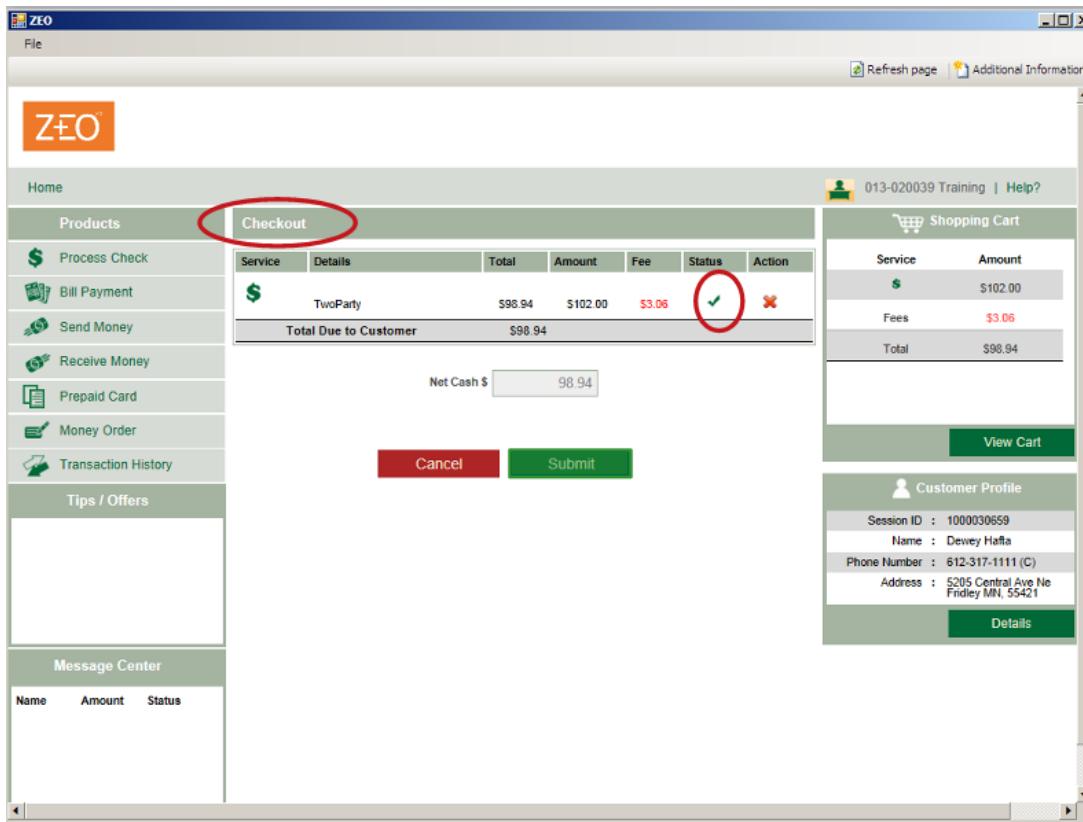
## Check Out

Checks that have been approved or declined will be moved from the Message Center to the Shopping Cart.

- When you have finished processing all of the transactions for the customer, click the “View Cart” button to proceed to the Checkout screen.  
The Checkout screen shows the status of each transaction.

In the event of multiple ZEO services, the platform will combine all transactions in order to calculate the final amount due from or owed to the customer.

Transactions can only be submitted when all transactions in the Transaction table are in the approved status (green checkmark).



Click the “Submit” button.

Final processing of checks and all other transactions occurs once checkout has been submitted.

The Net Cash field will display the amount due to the customer.

ZEO will display an “Endorse Check” button at the end of the Checkout process if the transaction was successfully submitted.

Click the “Endorse Check” button.

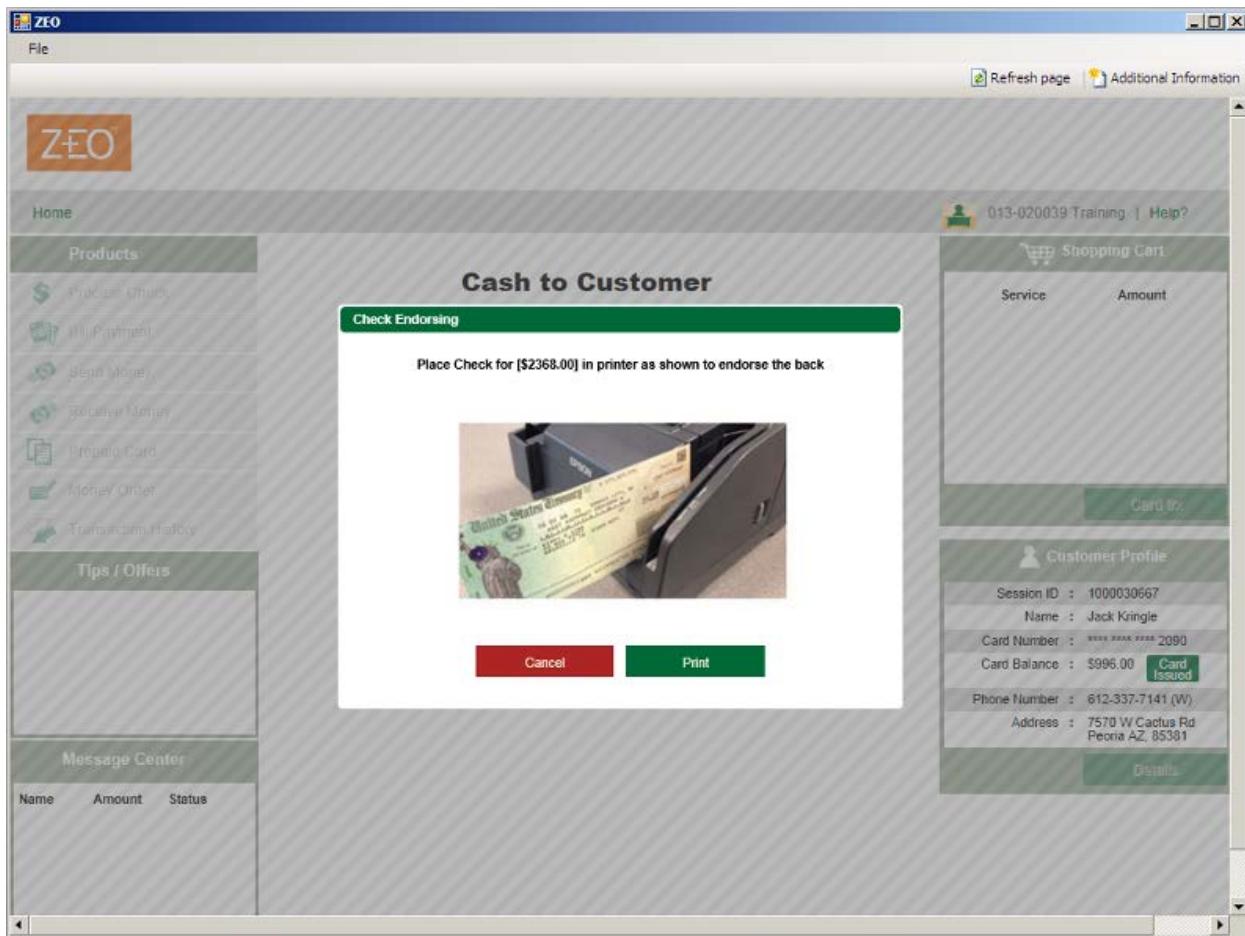
The Endorse Check popup will indicate which check to scan first by specifying the check amount. This is especially helpful when there are multiple checks being cashed at the same time.

Place the check in the Epson device as shown (facing right) and then click the “Print” button to endorse the check.

*Note: If the “Cancel” button is selected in error, a prompt will appear to hand write the endorsement on the back of the check.*

Note the placement of the endorsement on a check cashed in ZEO. The spray will be on the top of the check and will contain a “Z” at the end of the endorsement.

The ZEO Platform will begin to print the receipts for each transaction as the Checkout process is completed.



The first receipt printed is the customer's transaction receipt. Hand this to the customer.

The second receipt printed is a summary. It is labeled "NOT A RECEIPT – INTERNAL USE ONLY." This receipt should be kept in your film work.

At the end of the checkout process, the ZEO Platform will remind the banker again of the amount due to the customer. Count out the cash to the customer at this time.

Once the checkout process is complete and you click "Done," you are unable to add more transactions in the Shopping Cart for that Customer Session.

Click the "Done" button. This will return you to the Home screen.

## Parking a Check

“Parking” a transaction allows you to service other customers while you wait for a check decision and revisit this transaction later. This *does not* cancel the transaction.

- To view the Shopping Cart, click “View Cart”.

If the check is still pending, there will be an hour glass icon under the Status column.

Click the red “X” on the item you wish to park. You will receive a prompt asking if you would like to “Park” or “Remove” this transaction. Select “Park.” Once the check is no longer displayed in the Message Center, recall the customer’s ZEO profile and select “View Cart” to review the status on the check.

If all requested transactions have been added to the cart, continue with the checkout process.

Service	Details	Total	Amount	Fee	Status	Action
\$	TwoParty	\$24.00	\$25.00	\$1.00	⌚	X
Total Due to Customer			\$24.00			

MGiAlloy

Park or Remove transaction?

\$ PayrollHandwritten \$1400.00

**Park**

**Very Important Note:** If you are assisting customer in ExpressService, remember to open the ZEO window periodically to see if Ingo has requested additional information or if the check decision has been made.

## Canceling a Check

*If the check is still pending:*

1. Open a chat session with Ingo and ask for the check to be declined.
2. After check is declined, go to the Shopping Cart, Click on the red “X”, then select “Remove”.
3. Give the check back to the customer.

*If the check has already been approved:*

- a) Click on the red “X” on the item you wish to remove, then select “Remove”.

Contact INGO by phone and request the check to be deleted.

Give the check back to the customer.

If you cancel this transaction and don't notify Ingo, this check cannot be cashed at another location because it will be considered a duplicate check

Use the chart below to assist with requests to cancel a check cashing.

Check has been scanned, but not submitted	Check has been submitted and is “Pending”	Check has been submitted and “Approved”, but you did not complete the Check Out process	Check has been approved <u>AND</u> you have completed the checkout process
<p>After entering:</p> <ul style="list-style-type: none"> <li>• Date</li> <li>• Amount</li> <li>• Check Type</li> </ul> <p>The fee is calculated</p>	<p>Click the chat icon in the Message Center. Ask the Ingo rep to decline the check per customer request.</p>	<p>Click the red X in the Shopping Cart to remove the item.</p>	<p>After check out process has been completed, the check has been submitted for processing and it <u>cannot</u> be removed.</p>
<p>Confirm the fee with the customer before submitting.</p>	<p>Wait for verification the check has been declined.</p>	<p>Click the red “Remove” button</p>	<p>Do <u>not</u> scan the check again or return it to the customer.</p>
<p>If the customer does not want to pay the fee.</p>	<p>Click the red “X” in the Shopping Cart to remove the item.</p>	<p>Return the check to the customer or re-scan the item to process it correctly in ZEO</p>	<p>Scanning the check again in Express Service or any other bank will cause the check to post twice and a teller difference.</p>
<p>Simply hit “Cancel”, and return the check to the customer.</p>	<p>Return the check to the customer.</p>		<p>The cash must be given to the customer</p>

## Incorrect Check Classification

If the check is reclassified and you believe it to be incorrect, cancel the check and re-scan the check for approval again. Initiate a chat session with Ingo and inform them of your reasoning for the classification. See below for an example:

**"Hello, this check was just approved and was re-classified incorrectly as a "Two Party" check. This check is drawn on the payee's employer for their payroll. It should be classified as "Printed Payroll."**

You can also include any other justification for your classification of the check, such as a paystub. If the check is instantly approved and you are unable to initiate a chat session, follow these steps below:

### Determine the difference of the fee that should be assessed.

- a. For example: A \$200 printed payroll check (1% fee), classified by Ingo as a "Handwritten Payroll" (3% fee).
- b. Fee should be \$2, because of the wrong classification, ZEO is charging \$6.

### Deduct the correct fee amount from the cash out to the customer.

- c. Hand the customer \$198. (\$200 minus the \$2 fee)

### Write up a yellow GL ticket to debit (01) the difference of the fee to ZEO Check Cashing fee income to GL 36860

- d. The GL would be run for \$4. (\$6 fee charged by ZEO minus correct fee of \$2)
- e. Use today's date as the doc number and the customer name as the description.
- f. Obtain appropriate approval on the GL ticket
- g. File the GL in your filmable teller work

### All GL debits to the fee income GL will be closely monitored.

Call Retail Banking Support and provide the details of the check. This will enable us to re-classify this check type correctly in the future.

## ZEO Card

ZEO Prepaid Visa Debit Card is a general purpose reloadable debit card offered through ZEO.

The topics included in this section are:

- Overview
  - Card Inventory
- ZEO Card Purchase
- ZEO Card On-Boarding
  - Card Activation
  - Temporary and Personalized Cards
  - Direct Deposit
  - Online Banking
- ZEO Card Load and Withdrawal
  - Withdrawal
  - Reload with cash
  - Balance Inquiry
- ZEO Card Maintenance
  - Closing a ZEO Card
  - Lost/Stolen Cards
  - Replacement Cards

### ZEO Card Overview

For a monthly fee, customers receive the security, flexibility and access to their funds whenever they need it – without having to carry cash or requiring a bank account. The ZEO Card is:

- Easy to understand and easy to use
- Free TCF ATM withdrawals, \$3 fee for Non-TCF ATMs
- Loaded funds are immediately available for spending
- Cards can be used anywhere Visa is accepted

- Customers receive a Temporary ZEO Card in the branch and a personalized ZEO Card in the mail.
- Customers can manage their card at [tcfbank.com/zeo](http://tcfbank.com/zeo)
- All funds loaded are protected by our zero fraud liability policy and are FDIC insured
- Sometimes referred to as a GPR (General Purpose Reloadable) debit card

### **Card Inventory**

As you use card inventory, an automatic re-order process will track remaining cards and will trigger a re-order if the minimum threshold is met.

Proper Dual Control should be established over ZEO Card inventory and documented on the Negotiable Instrument Inventory and Audit log.

The temporary (meaning no name is printed or embossed on the card) ZEO Card will be adhered to the card carrier in the blue envelope. Also in that envelope are the ZEO Cardholder agreement and the TCF Privacy Policy. You will use information located on the envelope during the purchase transaction. After set-up is complete, you will then hand the card envelope to the customer.

### **ZEO Card Purchase**

In order for customers to purchase a ZEO Card, first you must open a Customer Session:

1. Ask the customer for identification.
2. Search for the customer.

**Reminder:** Always begin by using “Find Customer” on the ZEO home page. If the customer is not yet registered, use “Find a TCF Customer” or “Create a New Customer” if needed.

Once the customer is found and selected, the ZEO Platform will ask you to confirm you have identified the customer prior to proceeding.

3. First, retrieve a Card envelope out of your branch inventory.
4. Click the “Prepaid Card” tab in the Products Menu. The customer’s name will pre-fill on the screen
5. Using the information shown in the window of the envelope, complete all required fields on the “Prepaid purchase” page.

6. Enter the dollar amount the customer would like to load on their card, in the initial load field (a \$4 fee will be deducted from the card balance after the load is complete, unless a promo code applies).
  - a. The load can be any amount between \$25 to \$1,000
7. Enter a Coupon/Promo Code if applicable.
8. Click the “Submit” button
9. Enter the amount of cash collected into the “Cash Collected” field.
  - a. The Cash Collected field must have an amount greater than or equal to the amount in the Net Cash Field.

10. Click the “ReCalc” button.

The screenshot shows the ZEO Card software interface. The main window title is "Prepaid Purchase". The "Initial Load" field contains "0.00" and has a red note: "\$4 Purchase Fee will be deducted". The "Customer Profile" section on the right shows a session ID of 1000043065, a name of Dewey Hafta, a card number ending in 0599, a card balance of \$0.00 marked as "Closed", a phone number of 612-317-1111 (C), and an address of 5205 Central Ave Ne Fridley MN 55421.

11. Collect the cash for the initial load from the customer. Complete the “Cash Collected” field and click the “Submit” button.
12. Once the checkout process has been completed, the system will print a receipt for the customer and one for your film work. Hand the customer the receipt and the Card envelope.

**Note:** While you did not collect the purchase fee, it is documented on the receipt, even if a coupon/promo code was used.

13. Once all receipts have printed, click the “Done” button to return to the home screen and end the Customer Session.

**Note:** At this time, the ZEO card account opening is complete and the card can be activated by the customer.

## ZEO Card On-boarding

Before your customer leaves the branch, it is critical that they have a thorough understanding of the next steps and how to use their cards.

Once the checkout has been completed, give the customer their blue envelope with their card enclosed. Ask them to open the envelope and walk them through each component.

- Activation
- Using the card to make purchases
- Receiving their Personalized Card
- Set-up Direct Deposit
- ZEO Online Banking
- Lost/Stolen ZEO Cards and Liability

### Activation

- ZEO Cards must be signed and activated by the customer
- Encourage customers to activate their card while still in the branch
- Customers can activate their card by calling the number on the sticker (located on the front of the ZEO Card) or by visiting [tcfbank.com/ZEO](http://tcfbank.com/ZEO). Note: these cards cannot be activated at a TCF ATM.
- Customers must select a 4 digit PIN during activation

## Temporary and Personalized ZEO Cards

- In the branch, customers will receive a temporary ZEO Card that says ZEO Customer
- A personalized ZEO Card, with their printed name, will be mailed to the customer after they have completed three additional reloads or more than \$500 in cumulative reloads (after initial load)

**Note:** *If the customer is planning on taking a trip internationally, most international merchants will not accept a card that does not have the customer's name. If needed, follow the steps to replace the card, which will be personalized.*

## Direct Deposit

Encourage customers to sign up for direct deposit.

Direct Deposit can be established before receiving their personalized ZEO Card by using the information at the bottom of their Card Carrier.

The routing/account numbers are only for the purpose of setting up direct deposit. They cannot be used for ACH payments. If the customer wants to make payments using the card, they must provide the card number.

## ZEO Online Banking

The ZEO Card will not appear in TCF Online Banking and TCF Online Bill Payment is not available for the ZEO Card. However, ZEO Card customers do have other options:

- Using the ZEO Card number and expiration date, customers can enroll their ZEO Cards at [tcfbank.com/ZEO](http://tcfbank.com/ZEO)
- Once enrolled, customers can check their available balance, view transactions, download account statements and set up text or email alerts
- For free balance inquiries, customers can also visit any TCF ATM, TCF Branch location or call the Contact Center
- Bill payments can be made by visiting the biller's website to set up one-time or recurring payments

## ZEO Card Load and Withdrawal

### ZEO Card Withdrawal

Customers with an existing ZEO Card can complete their withdrawals at any TCF Branch for no fee. The ZEO Card number search is required for ZEO Card withdrawals and the card must be present for a withdrawal.

***Note: Card must be present to conduct a withdrawal to prevent fraud. However, in the event of a lost/stolen card and the customer needs to withdraw funds, an exception can be made at manager discretion. The card number can be found via an RCIF search and entered in ZEO to conduct the withdrawal.***

To get started, you can

1. Swipe the ZEO Card on the Epson device by clicking the “Swipe Card” button, on the ZEO homepage. This is the preferred method to search using the ZEO Card.  
Note: you will not be able to authenticate the customer by using their PIN.
2. To search by card number, enter the ZEO Card number in the box
3. Click on the customer’s name in the Customer Name column to load his/her profile.
4. Click the “Continue” button.
5. Once the customer is selected and confirmed, select the “Card Trx” button on the Shopping Cart.
6. Enter the withdrawal amount in the “Withdraw From Card” field.
7. Click the “ReCalc” button.
8. Click the “Submit” button.
9. Count the cash to the customer and then click “Done”.
  - a. Two receipts will print. The first receipt will show the un-load from the customer’s card, hand this to the customer. The next receipt is a summary that goes in your filmable work.

## Reload a Customer's ZEO Card with Cash

Customer with an existing ZEO Card can complete additional loads at any TCF Branch for no fee.

- a) Start a Customer Session.

Click the "Card trx" button.

Enter the load amount in the "Load to Card" field.

Click the "ReCalc" button.

Collect the cash from the customer, and then enter in the dollar amount collected in the Cash Collected field. If the customer gives you more than what is needed, click the "ReCalc" button again to update totals and the Checkout Screen will tell you how much change to give the customer.

Click the "Submit" button.

Two receipts will print. The first receipt will show the load to the customer's card, hand this to the customer. The next receipt is a summary that goes in your filmable work.

Click "Done" to end this Customer Session.

## Inquire on a ZEO Card Balance

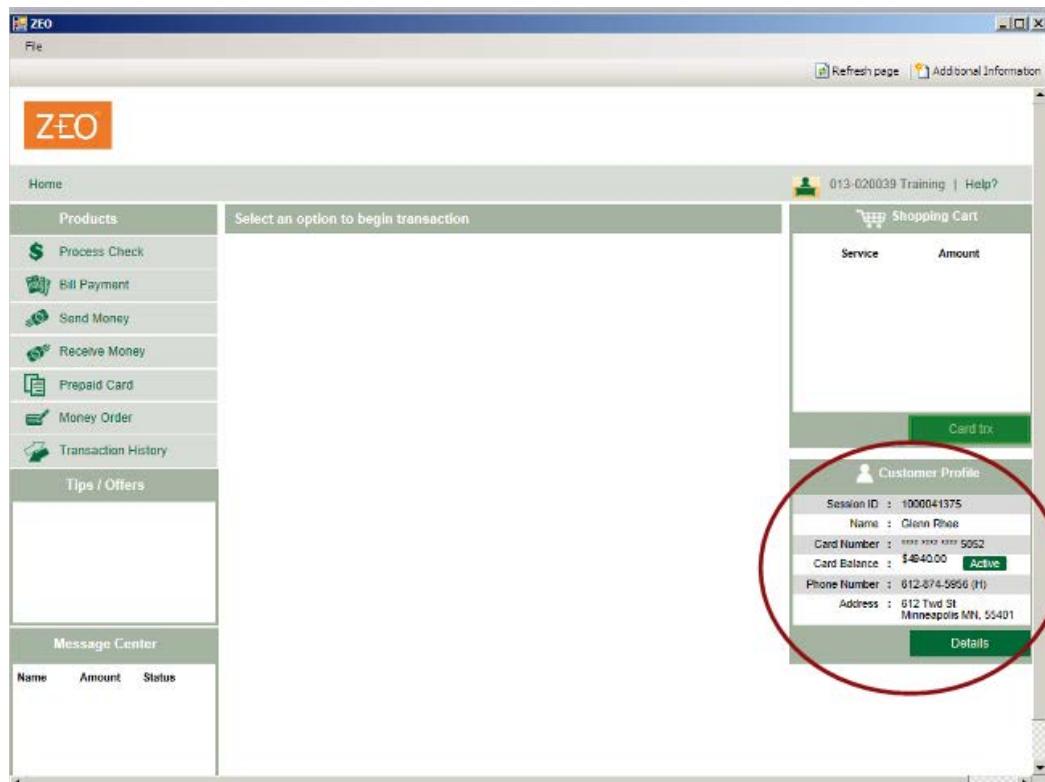
- Begin a Customer Session by typing his card number in the Enter Card Number field.

Click "Find."

Click on the customer's name to start a Customer Session.

Click the Continue button.

The current card balance will show under the Customer Profile window.





## ZEO Card Maintenance

### Closing A ZEO Card

NOTE: On the date a ZEO Card is closed, the customer will be temporarily prevented from opening a new ZEO Card for 31 days. Do NOT "Close" a Card if it has been lost, stolen or needs to be replaced. See those instructions below.

Prior to closing a ZEO Card, all funds must be withdrawn.

- Select "Prepaid Card" button from the products menu.

Verify the listed transactions with the customer and ensure there are no pending transactions. If there are pending transactions, the customer has two choices:

- Wait until the transactions clear, or
- If they have receipts, manually calculate the balance and then close

Click the "Close Account" button

You will receive another reminder to unload the balance of the card before closing the card.

Click the "Submit" button to continue.

Once the card has been closed, it CANNOT be reactivated.

The screenshot shows the ZEO software interface. On the left, a vertical menu bar lists several options: Process Check, Bill Payment, Send Money, Receive Money, Prepaid Card (which is circled in red), Money Order, Transaction History, and Tips / Offers. The main workspace is titled "Prepaid Card". It contains a search bar with dropdown menus for "Transaction Type" (set to "Posted") and "Date Range" (set to "30 Days"), a "Search" button, and two buttons at the top right: "Card Maintenance" and "Close Account" (both circled in red). Below the search area, a section titled "Last Days of Transactions" displays a table with the following data:

Posted Date/Time	Transaction Date/Time	Merchant Name	Location	Transaction Description	Trans
3/14/2016 12:11:58 PM	3/14/2016 12:11:58 PM	TCF Financial Corporation	Minneapolis, Minnesota, United States	Monthly Maintenance Fee	

## Lost/Stolen ZEO Cards

- If a customer comes into the branch to report their ZEO Card as lost or stolen, assist the customer in closing the ZEO Card or ordering a replacement card.
- Purchases are protected by our zero liability policy. That means if there is ever an unauthorized claim on the ZEO Card, the customer is fully protected, if it reported timely.
- For customers who have an unauthorized claim, advise them to call the ZEO phone number on the back of their card
  - Visa DPS will be handling all dispute claims
  - Any unauthorized use must be reported no later than 60 days after the transaction appears on an electronic statement

## Replacement Cards

- a) Select “Prepaid Card” from the Products Menu.

All of the customer’s ZEO transactions will be listed. Review the transactions with the customer to ensure there are no fraudulent transactions listed.

Click “Card Maintenance” in the upper right corner of the screen.

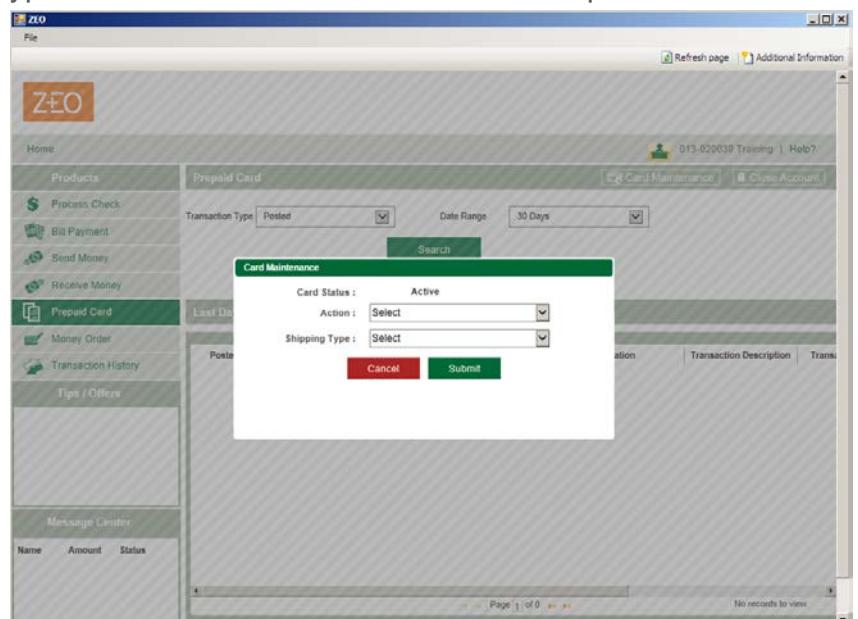
Click on the Actions drop down menu and choose the appropriate option.

A message will generate that reads “\$4 replacement fee will be deducted from balance.”

There are two options for “Shipping Type.” The customer can choose from “Express Shipping” for a fee of \$24.95 or “Standard Mail” for no fee.

Select the appropriate option from the drop down menu for Shipping Type

Click the “Submit” button.



## Western Union

The topics included in this section are:

- Sending money domestically
- Sending money internationally
- Bill Pay
- Receive Money

## Forms Overview

There are four documents that will be used to conduct a Western Union transaction within ZEO:

- Send Form
- Pickup Form
- Receipts
- Receipt Jackets

**START HERE > YOUR INFORMATION**

Joining the My WU program requires a mail or mobile number. By joining and providing your mobile # in the Mobile # field, you agree to receive a text with My WU program materials.\* Further, by completing the Phone# or Mobile# field, you authorize us to send you automated text messages for transaction related alerts and inquiries.\*

<b>I WANT TO:</b>	<b>SEND MONEY</b>
TEXT ME <sup>2</sup>	PROVIDE A MOBILE NUMBER ABOVE TO GET TEXT ALERTS ABOUT YOUR TRANSACTION*
<b>AMOUNT</b>	Send Amount (Dollars)
RECEIVER	Destination City/State
NAME MUST MATCH ID	First Name Middle Name Last Name
SELECT ONE:	<b>CASH PICKUP</b> <input type="checkbox"/> Money in Minutes <input type="checkbox"/> Next Day (when available) <b>TEST QUESTION</b> *APPLICABLE - NAMES BY COUNTRY Test Question (limit 4 words) Test Answer <b>TRANSFER TO A BANK ACCOUNT</b> *TWO OF APPROVAL NAMES BY COUNTRY Bank Name Routing/BIC/BSC Account Number / IBAN Other Information <b>TRANSFER TO A MOBILE WALLET</b> Number with Country Code
<b>SIGN HERE</b>	Your Signature

\*Joining the My WU program requires a mail or mobile number. By joining and providing your mobile # in the Mobile # field, you authorize us to send an automated text message to your mobile number with program materials and request transaction related alerts and inquiries. You may withdraw from the My WU program at any time by sending a text message to STOP HELP for help. By providing your mobile number in the Phone# or Mobile# field, you further authorize us to send you automated texts with a related text message relating to your current and future transactions, including notifications when funds are received or when funds have not been picked up, and service restrictions. May A Data Rates Apply. Reply STOP to stop. HELP for help.

\*\*Subject to change. We do not guarantee to pick up cash in your area if you payed in cash. Western Union and its Agents may decline to accept any amount money transfer that other than their determinations in their sole discretion violate any applicable law or Western Union Policy.

**VER EL REVERSO PARA ESPAÑOL > GMMULTIB 1/15**

**PICK UP MONEY**

**MY WU® PROGRAM**  
ENROLL FOR FREE TODAY  
AND STARTING ON YOUR NEXT QUALIFYING TRANSACTION,  
SKIP THE FORM & EARN GREAT REWARDS!  
[WWW.WUREWARDS.COM](http://WWW.WUREWARDS.COM)

**1** COMPLETE ENTIRE FORM  
**2** TAKE TO COUNTER

**START HERE > YOUR INFORMATION**

Joining the My WU program requires a mail or mobile number. By joining and providing your mobile # in the Mobile # field, you agree to receive a text with My WU program materials.\* Further, by completing the Phone# or Mobile# field, you authorize us to send you automated text messages for transaction related alerts and inquiries.\*

<b>SENDER'S INFO</b>	<b>TRACKING NUMBER (MTDN)</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>AMOUNT</b> Amount (Expected Dollars)
<b>TEST ANSWER</b> *APPLICABLE - NAMES BY COUNTRY	<b>TRANSACTION ORIGINATING COUNTRY/STATE</b>	
<b>SENDER</b> First Name Last Name		
<b>SIGN HERE</b>	Your Signature	

\*Joining the My WU program requires a mail or mobile number. By joining and providing your mobile # in the Mobile # field, you authorize us to send an automated text message to your mobile number with program materials and request transaction related alerts and inquiries. You may withdraw from the My WU program at any time by sending a text message to STOP HELP for help. By providing your mobile number in the Phone# or Mobile# field, you further authorize us to send you automated texts with a related text message relating to your current and future transactions, including notifications when funds are received or when funds have not been picked up, and service restrictions. May A Data Rates Apply. Reply STOP to stop. HELP for help.

\*\*Subject to change. We do not guarantee to pick up cash in your area if you payed in cash. Western Union and its Agents may decline to accept any amount money transfer that other than their determinations in their sole discretion violate any applicable law or Western Union Policy.

**VER EL REVERSO PARA ESPAÑOL > GMMULTIB 1/15**

Inventory has been sent to your branch (Send & Pickup forms, Receipt Jackets and other sales/marketing materials).

Signed receipts and the Send or Pickup Form agent copy will all need to be kept in your filmable work for every transaction.

## Send Money Form

This form is used for sending Money Transfers and Bill Payments. This form is not required if the customer's ZEO profile has the receiver or biller's information saved.

*Note: The "prepaid card" portion of the form is NOT for the ZEO Card. We will not use this portion of the send money form*

## Pick Up Money Form

This form is used for a Money Transfer pick up.

Customer is always required to complete this form for every pick up transaction.

After completing the transaction, you will keep this form and place it in your filmable work.

## Receipt Jackets

This form is used for every Western Union Transaction. The customer's receipt should be placed in the Receipt Jacket and provided to the customer.

## Inventory

If you are running low on Western Union forms (Send Forms, Receive Forms or Receipt Jackets) you must contact Western Union before your inventory runs out. You will need the Agent ID when you call to order. This can be found on TCF's Intranet site, the ZEO page located on the Workplace Tab. It is called the Western Union Agent ID List.

## Western Union Transaction Requirements

For amounts equaling \$3,000 or more (except in Arizona, where the amount is \$1,000):

- A SSN or TIN is required
- If the ZEO customer does not have an SSN/ITIN, you cannot process the transaction for this amount.
- Inform the customer that they can only send \$3,000 or less (\$1,000 or less in Arizona) without an SSN/ITIN.

- If the ZEO customer has received an ITIN since they registered, you must submit a CIF Change Request to add the ITIN to the customer profile. This must occur before any Western Union transactions equaling \$3,000 or more (\$1,000 or more in Arizona) can be processed for the customer.

## My WU® Rewards Program

The Western Union My WU Rewards Program allows customers to earn rewards from Western Union.

You can load the customer's Western Union profile if they are enrolled in My WU. If they know their card number, you can type that in the search field. If they do not know their card number, you can use the "Lookup My WU" field.

If you search using these methods:

- The ZEO Platform will then create a table of possible matching My WU Users
- From the table provided, select the correct customer based on their address and phone number
- Click on the WU Gold Card number in the table to add that My WU number to the customer's profile

## Sending Money

In order for customers to send/receive money or make a bill payment, first open a Customer Session.

1. Open a Customer Session
2. Select the "Send Money" button from the products menu
  - a. You will be prompted to enroll the customer in My WU. If the customer is not interested, select "Skip Enroll." If the customer is interested or is already enrolled with My WU.
3. Ask the customer yes or no if the transaction is being performed on his/her behalf or for another person (this other person would be considered a third party). Western Union does not allow third party transactions, so if the customer answers "Yes" you will not be able to conduct the transaction
  - a. Inform the customer that the third party must come in and complete the transaction themselves.

- b. If the customer answers “No” continue the transaction by completing the information required, which can be obtained from the “Send Money” form or by asking the customer.

The screenshot shows the ZEO software interface. On the left, there's a sidebar with various menu items like 'Process Check', 'Bill Payment', 'Send Money' (which is highlighted in green), 'Receive Money', 'Prepaid Card', 'Money Order', and 'Transaction History'. The main area is titled 'Select Receiver' and contains fields for 'First Name\*', 'Last Name\*', 'Second Last Name', 'Pickup Country\*', 'Pickup State / Prov\*', 'Pickup City', 'Amount in (USD)', 'Destination Amount', 'Delivery Method\*', and 'Delivery Options'. Below these fields is a 'Personal Message' text area with a note about additional fees. To the right, there's a 'Customer Profile' section with session details: Session ID: 1000042115, Name: Louis Tully, Phone Number: 555-867-5309 (C), Address: 55 Central Park W Apt 2202 Apt NY, 10023, and a 'Details' button. At the top right, there are 'Refresh page' and 'Additional Information' buttons.

- c. Repeat customers can use previous receivers without the need to re-key their information. If applicable, previous receivers would show up as icons under the “Select Receiver” field.
4. If the customer does not have receivers listed under “Select Receiver”, click on the “Add Receiver” button.

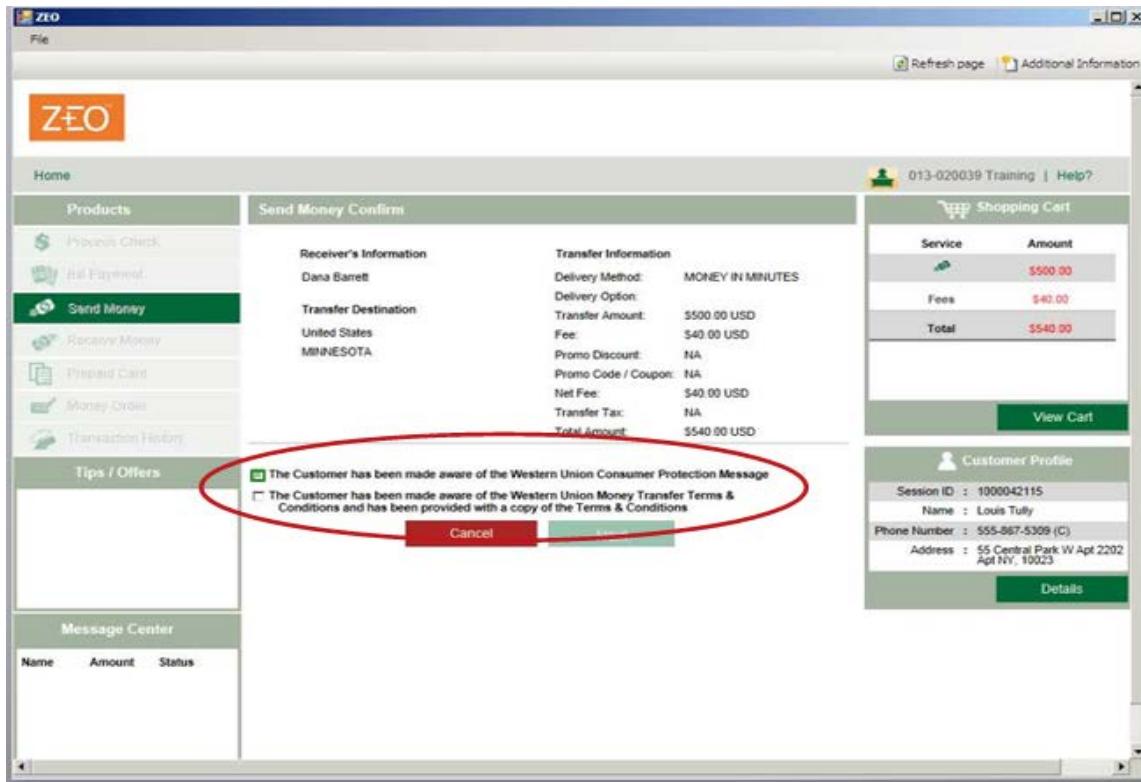
This is a close-up of the 'Setup Receiver' dialog box. It has fields for 'First Name\*', 'Last Name\*', 'Second Last Name', 'Pickup Country\*', 'Pickup State / Prov\*', 'Pickup City', 'Amount in (USD)', 'Destination Amount', 'Delivery Method\*', and 'Delivery Options'. There's also a 'Personal Message' field and a 'Coupon / Promo Code:' field. At the bottom, there are 'Add Receiver' (highlighted with an orange circle), 'Cancel', and 'Next' buttons.

- a. The receiver's name must be spelled exactly the same as their government issued ID.
5. Key all required information in the appropriate fields.
6. Click "Next" to continue.
  - a. If the customer approves the transfer fee, they have the option to setup a test question and answer. The customer would need to contact the receiver to inform him/her of the answer to the question. If a test question is provided, the receiver cannot collect the money without the EXACT answer.
7. Next, ask if the customer would like to send a Personal Message with the Send Money transaction. A personal message can be included for an additional fee depending on the destination country and the size of the message.
8. Click "Next".

The screenshot shows the Western Union ZEO interface. On the left, a sidebar lists various services: Process Check, Bill Payment, Send Money (selected), Receive Money, Prepaid Card, Money Order, and Transaction History. The main area is titled 'Select Receiver' and shows a contact card for 'Dana Barrett' from the 'US'. Below this, there's a section for sending money to a receiver, including fields for First Name (Dana), Last Name (Barrett), Pickup Country (United States), Pickup State / Prov (MINNESOTA), Pickup City (Not Applicable), Amount in (USD) (empty), Destination Amount (empty), and Delivery Method (MONEY IN MINUTES). To the right, a 'Customer Profile' sidebar displays session details: Session ID: 1000042115, Name: Louis Tully, Phone Number: 555-867-5309 (C), and Address: 55 Central Park W Apt 2202 Apt NY, 10023. A 'Details' button is at the bottom of this sidebar.

9. The system will use the Pickup Country, Amount being sent and the Delivery Method to price the transaction within the Western Union System.
10. Confirm the fee amount with the customer. If they would like to see the fee using a different Delivery Method, change it in the Delivery Method field and select "Update Trans".
11. Click "Next".

- a. The ZEO Platform will validate the details of the Send Money transaction (including the fee) with Western Union. If Western Union approves the transaction, the Send Money Confirm screen will display.



12. Check the boxes for each of the statements that appear.

- a. A copy of the Terms and Conditions and the Consumer Protection Message is located on the back of the Send Money form. For repeat customers who did not complete the form, hand them the Receipt Jacket.

13. If this is an International Money Transfer, the system will print a Pre-Payment Disclosure Statement from the Epson device. Hand it to the customer at this time.

14. Be sure the customer has one of the documents. Ask them if they have any questions.

15. A copy of the Terms and Conditions and the Consumer Protection Message is located on the back of the Send Money form. For repeat customers who did not complete the form, hand them the Receipt Jacket.

- a. There is one additional box for International Sends. The question regarding the “Dodd Frank disclosure” is referring to the Pre-Payment

Disclosure Statement you provided to the customer.

16. Select "Next".

- a. ZEO will now display the Send Money transaction in the shopping cart and show the Checkout Screen.

17. Once you have confirmed the Western Union transaction, you can collect the cash from the customer and enter the amount collected in the "Cash Collected \$" field.

18. Enter the dollar amount collected in the "Cash Collected \$" field.

19. Click the "Submit" button

20. Click the "Done" button to review procedures for the receipts printed

- a. Once the transaction is paid for and the checkout process is complete, follow the steps below to ensure compliance with the Western Union policies

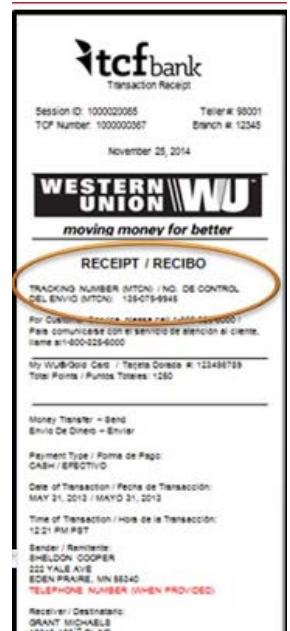
21. Ensure that you and the customer sign the appropriate sections of both the Customer and Agent Receipts.

22. Circle the Tracking Number (MTCN) and staple the customer copy of the receipt to the part of the Send Form that has the WU Terms and Conditions. Keep the part they completed in your filmable work.

23. Place the receipt, the customer's portion of the Send Form and the applicable Pre-Payment statement into the Receipt Jacket and hand this to the customer.

24. Advise the sender that the receiver will need the Tracking Number (MTCN) and a government issued photo ID to pick up the money.

25. Retain the Agent copy of the receipt and the Send Form in your filmable work.



## Receive Money

The Western Union Receive Money service supports paying out funds to those receiving a Money Transfer.

The receiver must register for ZEO and complete the Pick-Up Money form.

The received funds can be used to purchase other services in ZEO, such as loading funds to a ZEO Card, purchasing a Money Order or using WU Bill Payment

The funds can also be paid out to the customer in cash

The screenshot shows the ZEO software interface. The left sidebar has a 'Products' menu with options: Process Check, Bill Payment, Send Money, **Receive Money** (which is selected), Prepaid Card, Money Order, and Transaction History. Below that is a 'Tips / Offers' section and a 'Message Center' with a table for Name, Amount, and Status. The main area is titled 'Receive Money' and has a 'Western Union MTCN\*' input field containing '#### #### ####' and a 'Submit' button. To the right is a 'Shopping Cart' section with a table for Service and Amount, and a 'Card Trx' button. At the bottom is a 'Customer Profile' section with details: Session ID : 1000043131, Name : Dewey Hafta, Card Number : \*\*\*\* \* 0599, Card Balance : \$0.00 (Closed), Phone Number : 612-317-1111 (C), Address : 5205 Central Ave Ne Fridley MN, 55421, and a 'Details' button.

1. Open a Customer Session
2. Select “Receive Money” from the Products menu
3. Enter the customer’s MTCN number and then click the “Submit” button.

**Note:** The customer must have the MTCN number. We cannot look up the number for them.

- a. The details of the transaction will populate, including the Receiver and the Sender's names, the transfer amount and the State/Country in which the transaction originated.
  - b. If the sender asked a Test Question (optional) it will appear in the Test Question field, with the answer in the Test Answer field. You must ask the Receiver the test question and they must answer it correctly. If they cannot answer, you must end the transaction.
4. If the receiver confirms all the information accurately, click "Submit".
    - a. The Receive Money transaction will now display in the Shopping Cart and the Checkout screen.
  5. The customer can choose to do another ZEO transaction at this time or receive the cash.
  6. Click the "Submit" button to complete the transaction.
    - a. The ZEO Platform will display the amount to provide to the customer. Provide the cash with the receipt.
  7. Ensure that you *and* the customer BOTH sign the appropriate sections of both the Customer *and* Agent receipts.
  8. Place the receipt into the Receipt Jacket and hand to the customer.
  9. Retain the Agent copy of the receipt and the Receive Form in your filmable work.

## Bill Payment

If the customer would like to send a Bill Payment, start by pulling up their profile.

1. Open a Customer Session
2. Select Bill Payment from the Products Menu
3. If they do not wish to enroll in My WU, select the “Skip Enroll” button to continue. If the customer is already enrolled in My WU or wishes to enroll.
4. Key all required information in appropriate fields.
  - a. Favorite Billers will populate for repeat customers. If present, you would click on the Biller to pre-fill the Account Number and Location.
  - b. This is helpful for repeat customers as they will not need their account number each time.

The screenshot shows the ZEO software interface with the following details:

- Left Sidebar (Products):** Includes links for Process Check, Bill Payment (highlighted in green), Send Money, Receive Money, Prepaid Card, Money Order, and Transaction History.
- Middle Section:**
  - Favorite Billers:** A list showing "COMCAST CABLE" with an "Edit My WU" button.
  - Select New Biller:** Fields for "Biller Name\*" (empty), "Account Number\*" (empty), "Confirm Acct Number\*" (empty), "Bill Pay Amount\*" (0), "Biller Location\*" (Select), "Delivery Method\*" (Select), "Payment Fee" (0.00), and a "Coupon / Promo Code" field (empty).
- Right Section:**
  - Shopping Cart:** A table with columns "Service" and "Amount".
  - Customer Profile:** Displays session details:
    - Session ID : 1000043131
    - Name : Dewey Hafta
    - Card Number : \*\*\*\* \* 0599
    - Card Balance : \$0.00 Closed
    - Phone Number : 612-317-1111 (C)
    - Address : 5205 Central Ave Ne Fridley MN, 55421
  - Details:** A button at the bottom right of the profile section.
- Bottom Buttons:** "Cancel" and "Next" buttons.

5. Confirm the Payment fee with the customer.
6. Click the “Next” button.

7. Check the box to confirm you have informed the customer of the Bill Pay Terms and Conditions.
8. A copy of the Terms and Conditions is located on the back of the Send Form. For repeat customers who did not complete the form, hand them the Receipt Jacket.
9. Click the “Submit” button
10. Enter the amount of cash that the customer gives you into the “Cash Collected \$” field.
11. Click “Submit”
12. Once the transaction is paid for and the checkout process is complete, follow the steps below to ensure compliance with the Western Union Bill Payment policies.
13. Ensure that you and the customer sign the appropriate sections of *both* the Customer and Agent Receipts.
14. Circle the Tracking Number (MTCN) and staple the customer copy of the receipt to the part of the Send Form that has the WU Terms and Conditions.
15. Place the receipt and their portion of the Send Form into the Receipt Jacket and hand to the customer.
16. Retain the Agent copy of the receipt and Send Form in your filmable work.

## ZEO Money Orders

The topics included in this section are:

- Money Order Overview
- Steps to Issue a Money Order

### Overview

You will be able to issue Money Orders for registered ZEO customers.

- The fee for a ZEO Money Order is \$5.
- The maximum amount per Money Order is \$1,000.
- Money Order quantity limits also apply and vary by customer activity. If the customer exceeds the limit, you will receive a message in ZEO.
- It will be the customers' responsibility to add payee information on the Money Order. There will not be an option in the ZEO Platform to print payees on the Money Order.

## Issuing a Money Order

The screenshot shows the ZEO Money Orders application window. On the left, a vertical menu bar lists various services: Process Check, Bill Payment, Send Money, Receive Money, Prepaid Card, Money Order (which is selected and highlighted in green), and Transaction History. Below this is a section for Tips / Offers and a Message Center table.

The main workspace is titled "Set Up Money Order". It contains several input fields:

- Amount(\$)\*: A text input field.
- Base Fee\*: A text input field containing "\$ 5.00".
- Promotion Code: A text input field.
- Promotion Name: A text input field containing "Not Applicable".
- Discount Applied: A text input field containing "\$ 0.00".
- Net Fee: A text input field containing "\$ 5.00".
- Total\*: A text input field containing "0.00".

At the bottom of this section are two buttons: "Cancel" and "Submit".

To the right of the main workspace is a "Shopping Cart" panel which is currently empty. At the top of the window, there are links for "Refresh page" and "Additional Information". In the top right corner, there is a user profile icon and the text "013-020039 Training | Help?".

1. Open a Customer Session.
2. Select “Money Order” in the Products menu
3. Key all required information on the Set Up Money Order screen.
4. Click the “Submit” button to add the transaction to the Shopping Cart.
  - a. The Checkout Screen will show the Money Order details along with the “Net Cash” field. After all ZEO transactions are calculated, any cash owed from or due to the customer will be calculated here.

5. Collect the cash from the customer first, then enter it in the “Cash Collected” field box.

6. Click “ReCalc”

- a. The fields will update.

7. Click “Submit”

- a. Once Checkout has been processed, you will be prompted to place the Money Order in the Epson device **facing right**.



8. Click on the “scan” button in order to capture the image in ZEO.

- a. Next, you will be prompted to print the Money Order.

9. Place the Money Order in the Epson device **facing left**, and click the “Print” button.

- a. You will then be asked to “Confirm Money Order Check” for accuracy.

10. Visually inspect and verify that details of the Money Order were printed correctly and legibly.

11. If there is a problem with the Money Order image, select the “Re-issue” button to use another Money Order for printing.

- a. You will need to repeat the steps until the Money Order is printed correctly. Follow normal procedures for voiding Money Orders that do not print correctly.



12. If the Money Order is satisfactory, click the “Confirm” button to continue.

- a. Once scanning and printing the Money Order are completed, two receipts will print.
- b. The first receipt is the customer's receipt for the Money Order purchase. Inform the customer to keep this receipt that shows the Money Order

number and dollar amount. This would be helpful to check the status of the Money Order or to issue a replacement.

- c. The second receipt should be placed in your filmable work.
13. Click “Done” when both receipts have printed.



## ZEO Savings

With a ZEO Savings account, customers are given limited access to their funds while still providing structure over their finances.

### Account Features

- Account holder can be a ZEO Customer or non-ZEO Customer
- Minimum opening deposit is \$25.00.
- Interest Bearing & Non-Interest Bearing account options are available
- No minimum balance and no monthly service fee
- Free e-statements when enrolled in TCF Online Banking
- Free Paper Statements
- Account Type Codes:
  - 434 ZEO Savings
  - 435 Non-Interest ZEO Savings

### Interest

- Minimum balance required to obtain disclosed Annual Percentage Yield is \$.01
- Interest is compounded and credited quarterly.
- Interest tier information can be found on the Comprehensive Deposit Rate Sheet
- Not applicable if the customer selects the No Interest ZEO Savings

## Account Access and Servicing

### Limited Access

The ZEO Savings is meant for customers who are looking for limited access to their funds. These accounts DO NOT provide:

- ATM/Check Card access
- Online Bill Pay/Transfers
- Phone Banking Transfers
- Overdraft Protection Transfer Service

This limited access account is a good choice for customers who are seeking a holding place for their funds after using ZEO Check Cashing or may not want to load large amounts onto their ZEO Card.

## Account Servicing

- Teller deposits and withdrawals are permitted (these withdrawals are not limited).
- ACH Deposit and ACH payments are allowed.
- Regulation D and the Excessive Withdrawal Fee (\$15) do apply (limited to 6 ACH withdrawals per month to avoid fee)
- Product type changes through TCHG can still occur

## Transactions

ZEO Savings (*ExpressService*) transactions are separate from other ZEO Products (ZEO Platform).

Examples:

- If the customer wants to deposit checks or cash into their ZEO Savings account, use *ExpressService* as you would today on any other savings account.
- If a customer requests to load their ZEO Card with funds from their ZEO Savings account, the withdrawal must be completed first in *ExpressService*. Then complete the load of the ZEO Card through the ZEO Platform, as cash.
- If a customer would like to cash a check against their ZEO Savings account, process the transaction in *ExpressService*. If the customer does not have the available funds, only then could you offer to cash the check (for a fee) using ZEO Check Cashing.

## Account Opening

Unlike other ZEO Products, the ZEO Savings does not utilize the ZEO Platform, but you will open accounts via *ExpressService*.

- Please refer to already-developed training on new account opening for additional reference.

Once the ZEO Savings account is opened, required disclosures include:

- New Account Agreement
- Checking and Savings Account Information Packet (remove the What You Need To Know About Overdrafts form)
- ZEO Savings Disclosure and Current Rate Sheets
  - Available on the ZEO page of the Workplace tab  
The customer will not receive the standard “Services and Prices” schedule.



## ZEO Savings

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ZEO Savings account information will be added to the customer's RCIF record (if existing) or a new RCIF record will be created.

### Online Banking

Since the ZEO Savings account does not have access to an ATM card, the only way for customers to use TCF Online Banking or call into the contact center is to establish a Virtual Card so a PIN can be assigned.

## ZEO Additional Information

### ZEO Limits

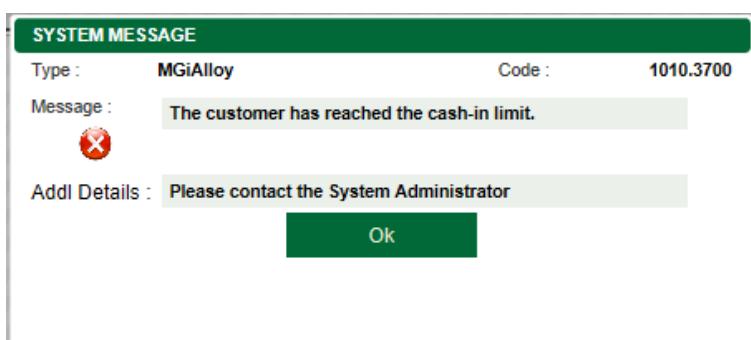
Listed below are the established limits for ZEO transaction activity. If a customer's transaction exceeds any of these daily limits, the transaction will be stopped.

\*Transaction is stopped when the limit amount is exceeded.

Service	1 day	30 day
ZEO Card Load	\$2,500	\$5,000
ZEO Card Unload		\$5,000
Cash-in	\$5,000	
Cash Out	\$25,000	
Check cashing	\$25,000	\$25,000
Money Order	\$5,000	\$5,000
Money Transfer	\$5,000	\$10,000
Bill Payment	\$2,000	\$5,000
Combined services		
Combined: MTs & BP	\$5,000	\$10,000
Combined: MTs + BP + MO + CO	\$25,000	\$25,000
Combined: MTs + BP + MO + CC	\$25,000	\$25,000

**Key:**

MT = Money  
Transfer  
BP = Bill Pay  
MO = Money Order  
CO = Cash Out  
CC = Check Cashing



**Note:** If the customer reaches any one of these established ZEO Limits, they cannot conduct any more ZEO transactions on that business day

## IT Service Desk – Opening Tickets

If you have technical problems, or receive an error message that prompts you to open a ticket, the information below will be needed.

- Call IT Service Desk at 1-866-TCF-DESK (1-866-823-3375).
- Provide the following:
  - Session ID Number,
  - Version Number,
  - Customer Name,
  - Bank and Branch Number of where the error occurred,
  - Is this an existing TCF customer, or a new customer registration? (Yes / No),
  - Full Error Message:
    - Type -- This should say “MGIAloy, RCIF, VISA, INGO or Western Union,”
      - Error Message,
      - Additional Details,
      - The error number in the upper right corner does not help in tracking the error,
      - Screen shots are preferred but not required.

## IT Tickets Helpful Hints

### How to find Session ID and Version in ZEO Registration:

- While the customer is being registered, the Session ID will be located in the lower right corner of the screen.
- Session ID will show as “User Session ID.”
- Version number is located right next to the User Session ID.

The screenshot shows the ZEO software interface for 'New Customer' registration. On the left is a sidebar with links like Home, New Customer (highlighted in green), Location, Hardware, Transaction History, Tips / Offers, and Message Center. The main area has tabs for Personal, Identification, Employment, and Summary. The Personal tab is active, showing fields for Mother's Maiden Name, Country Of Birth (UNITED STATES), Primary Country of Citizenship (UNITED STATES), Secondary Country of Citizenship (Select), Legal Code (US Citizen), Date of Birth (03/18/1995), ID Issuing Country (UNITED STATES), Government ID Type (DRIVER'S LICENSE), ID Issuing State (NORTH DAKOTA), ID Number (54831521531), ID Issue/Valid From Date (03/18/2014), ID Expiration Date (03/18/2018), MGiAlloy ID (100000000062960), and Client Customer ID (153574263000). At the bottom are buttons for Cancel, Back, and Next. A red box highlights the status bar at the bottom right which displays 'User Session ID:1000035027 | Version: PI-6.1.6-R'. A large red arrow points from the text 'Session ID will show as “User Session ID.”' in the instructions above to this status bar.

### Session IDs and Version while in Customer Session:

- Session ID will show in the Customer Profile box and only says Session ID.
- Version number is located in the bottom right corner.

The screenshot displays the ZEO application interface with several red arrows highlighting specific components:

- Customer Profile Window:** A modal window titled "Customer Profile" shows session details. Red arrows point from the "Session ID : 1000042361" field and the "Name : Subhash Bose" field to the "Session ID" and "Name" sections of the main application's customer profile area.
- Main Application Area:** The main application area shows a transaction summary table and a "Customer Profile" section. A red box highlights the "Customer Profile" section, which contains the same session and name information as the modal window.
- Version Number:** Two red boxes highlight the "Version: PI-6.1.7-R" text located in the bottom right corner of both the main application area and the customer profile modal window.

**Customer Profile Modal Data (Session ID 1000042361):**

Session ID :	1000042361
Name :	Subhash Bose
Card Number :	***** 5672
Card Balance :	\$596.00
Phone Number :	612-325-8874 (H)
Address :	400 Marquette Ave Minneapolis MN, 55401

**Customer Profile Modal Version:** Version: PI-6.1.7-R

**Main Application Version:** Version: PI-6.1.7-R

## Reprinting Receipts in ZEO

There are two methods for reprinting a receipt in ZEO, from the ZEO homepage and while in an active Customer Session:

### ZEO Homepage

1. Select “Transaction History.”
2. This will bring you to the transactions completed that day as shown below

The screenshot shows the ZEO Transaction History screen. The left sidebar has links for Home, New Customer, Transaction History (which is selected and highlighted in green), and Tips / Offers. The main area has tabs for Teller Transaction History and Transaction History. It includes filters for Transaction Type (All), Teller (013-020042 Train), Transaction ID, Date (April 28 2016), and Show Every Transaction Status. A search button is also present. The results table shows two transactions:

Date	Teller	Session ID	Trx #	Customer Name	Trxn Status
4/28/2016 2:23:29 PM	013-020042 Training	1000043418	<a href="#">1000032230</a>	DEWEY HAFTA	Committed
4/28/2016 2:22:48 PM	013-020042 Training	1000043418	<a href="#">1000016493</a>	DEWEY HAFTA	Committed

At the bottom, there is a message bar: User Session ID:1000035581 | Version: PI-6.

- c) Click on the transaction you would like to reprint

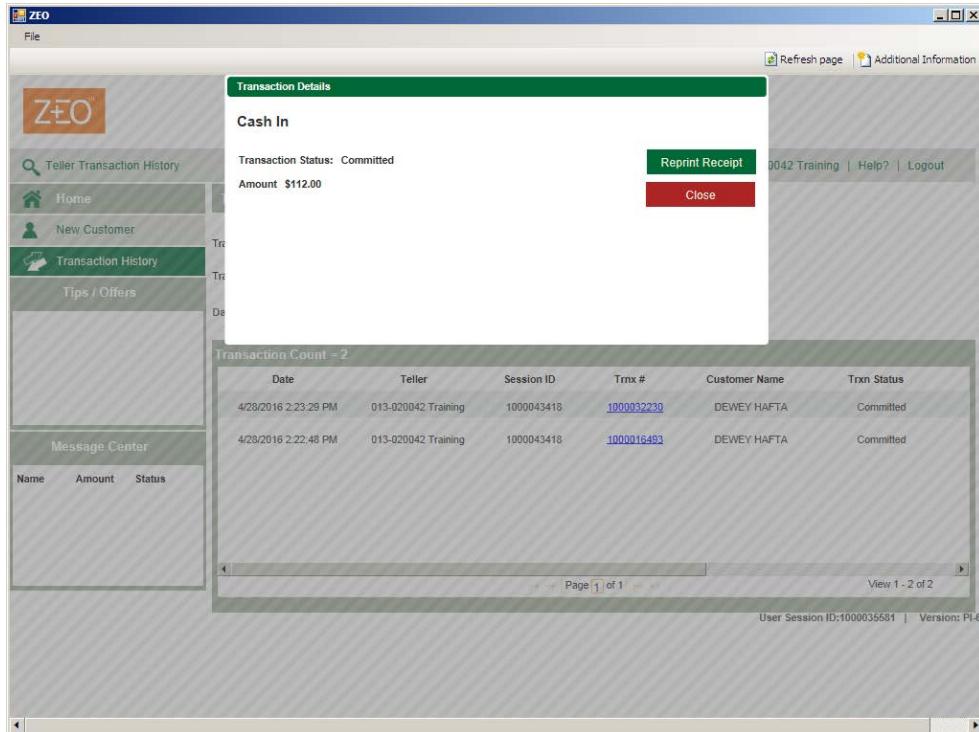
Note: Two transaction numbers will show for each transaction.

- The first listed is to reprint the “Not a Receipt – Internal Use Only”
- The second transaction listed will be to reprint the Customers’ receipt for the transaction

Once you click the appropriate transaction number, a pop-up will display with an active button to “Reprint Receipt” as shown below

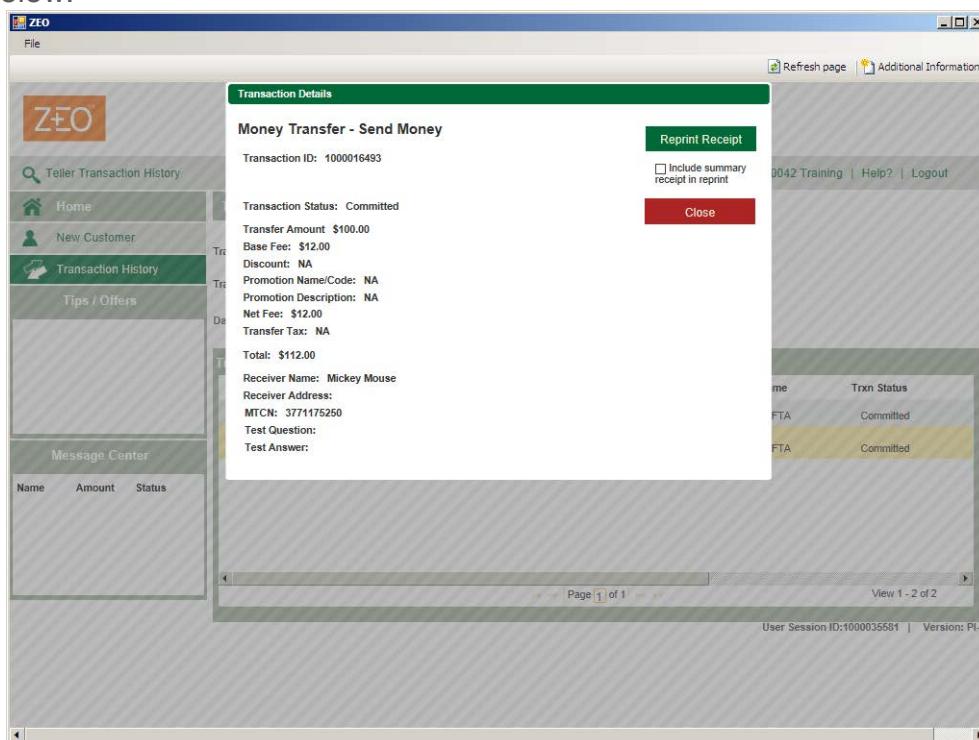


# ZEO Additional Information



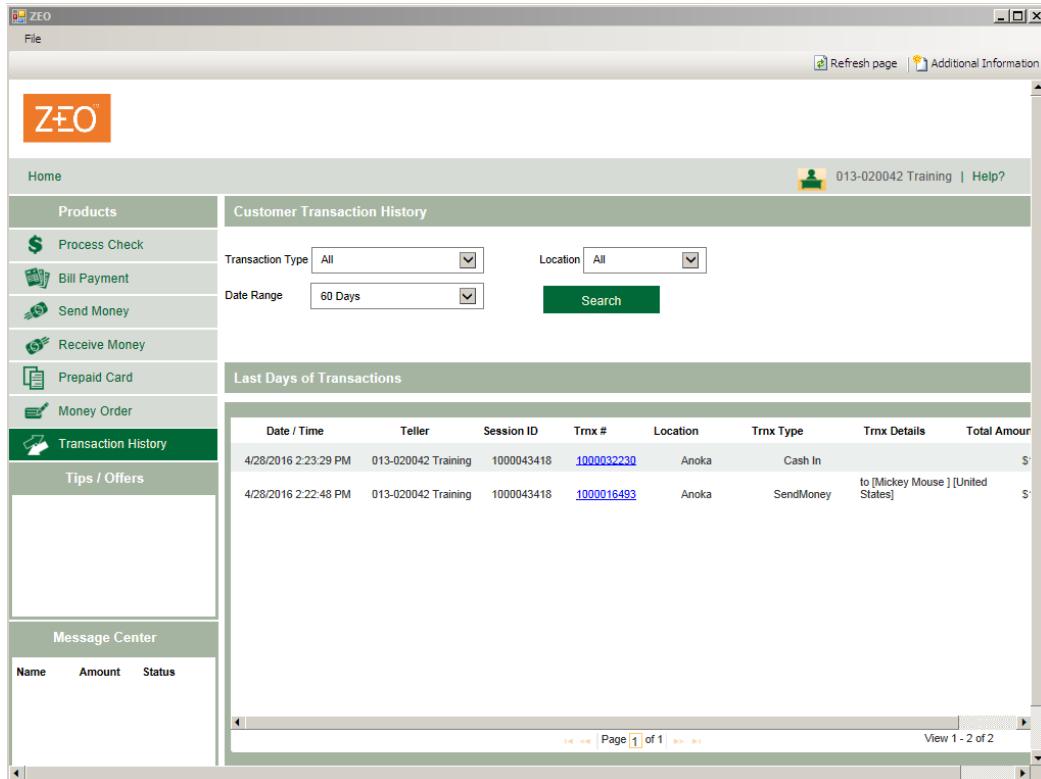
Click the “Reprint Receipt” button

This will bring you to the next screen with a summary of the transaction, verify it is the correct transaction you want to reprint and click the “Reprint Receipt” button as shown below.



## While in an active Customer Session

1. Select “Transaction History” in the Products menu. This will bring you to the transaction history for only that customer, as shown below



2. Click on the transaction you would like to reprint

Note: Two transaction numbers will show for each transaction.

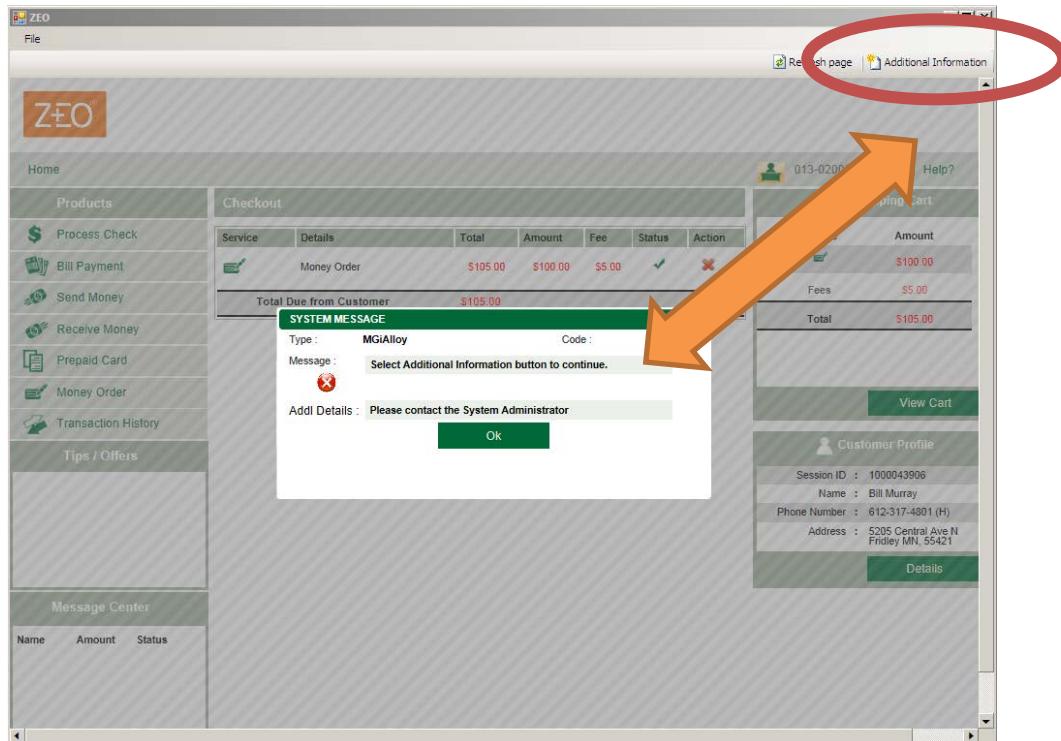
- The first listed is to reprint the “Not a Receipt – Internal Use Only”
- The second transaction listed will be to reprint the Customers’ receipt for the transaction

3. Once you click the appropriate transaction number, a pop-up will display with an active button to “Reprint Receipt”
4. Click the “Reprint Receipt” button
5. This will bring you to the next screen with a summary of the transaction, verify it is the correct transaction you want to reprint and click the “Reprint Receipt” button.
6. A copy of the receipt will print on the Epson Device.

## System Messages

### Select Additional Information Button

Unlike opening an account in ExpressService, where the anticipated activity questions pop-up automatically, in ZEO there is a separate button on the screen you must click in order to answer these questions. If you do not answer these questions, you cannot advance to checkout. Refer to the screenshot below to locate this button.



**\*\*Reminder: It is imperative that you verbally ask the questions of the customer and mark their response.\*\***

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## ZEO Troubleshooting

### Check Cashing

#### Check has been submitted and is “Pending.”

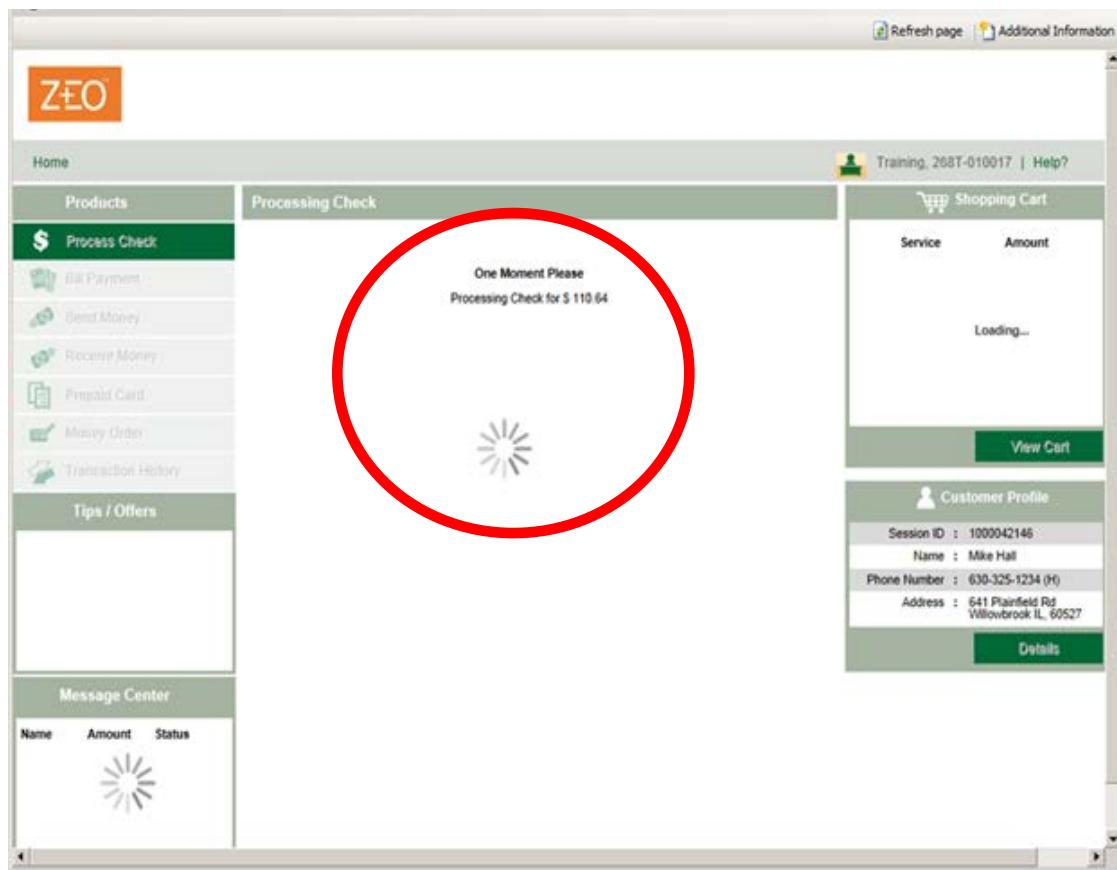
After clicking “submit” on the previous screen, you see “One Moment Please Processing Check” with a spinning wheel.

First, try clicking “Refresh Page” to attempt to load the page again

Even if the check image does not appear right away, the image has been sent for approval.

Do **NOT** close the screen by clicking the “X” or clicking “Home.” This will close the customer session and if you attempt to scan the check again, you will receive a duplicate check error message.

Call the IT Service Desk to open a ticket and inform them that the check images are not loading.



## Scanning Troubleshooting

If for some reason the scanned check image is not readable, click the "Re-Scan" button, then re-scan the check in the Epson device. The check must be facing to the right in the Epson device.

If the MICR line is not electronically picked up during the scanning process, ZEO will display an error that the MICR line was not captured correctly. Attempt to re-scan the item.

If the MICR line is not readable or electronically picked up after a re-scan, the transaction will fail because there is not verifiable account information for Ingo to use. Give the customer their check back and inform them that unfortunately because we cannot get a clear image we cannot process the check.

## Western Union

### Send Money Errors

If there is an error with the Send Money transaction, a system message will display that will inform you what is missing in the transaction.

In most cases, the error will involve missing information in the customer or receiver profile. In those instances, you can open the customer or receiver profile and add the missing information. If you update the Sender or Receiver's information, you will have to re-start the Send Money transaction.

### Bill Payment Errors

If the ZEO Platform finds an error with the Bill Payment transaction, it will display a message that will inform you what is missing in the transaction. In most cases, the error will involve wrong information or will be a prompt for more information.

**Note:** *There are also daily and monthly transaction limits. If the limit threshold has been met, a message will display and the transaction cannot continue.*

### Western Union – Valid 2nd ID Error Message

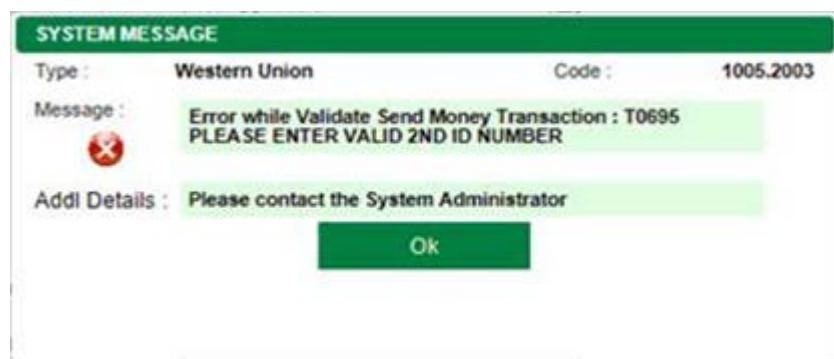
It is important for you to be aware of this error message – and what to do – as you are processing Western Union Send Money, Receive Money and Bill Pay transactions for customers. The message reads as follows (also shown below):

"Error while Validate Send Money Transaction: T0695 PLEASE ENTER VALID 2<sup>ND</sup> ID NUMBER"

If you receive this Western Union error message, it means that a SSN/ITIN is required as second ID for the ZEO customer to process this amount of money.

When sending Bill Pay, the message will read "Error while Validate Bill Pay Transaction."

When receiving money, the message will say "Error while Validate Receive Money Transaction."



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## Western Union Additional Information

### **Coupons and Promo Codes**

If a message is displayed under the “Tips/Offers” field on the left of the Customer Session screen, you can offer the promotion for that Western Union transaction. This will occur more frequently for customers that are enrolled in the My WU program. Under the Tips and Offers section on the Western Union transaction screen, you will see the customer’s earned points and any pending promotions or discounts.

Western Union will also periodically offer promotions that will give the customer coupon codes for discounted transactions. If the customer has a coupon code, enter the code in the “Coupon/Promo Code” box during the Western Union transaction.

### **Refunds and Cancellations**

Cancellations – Senders of U.S. outbound money transfers can cancel a transaction within 30 minutes of the time shown on the receipt if the Receiver has not picked up the money. Canceled transactions will receive a refund of the fee paid, as well as the amount sent.

For either a Cancellation or Refund, Western Union must process the request. You or the customer may call the number on the receipt to begin processing.

Funds will be returned to the customer using a “Receive Money” transaction. In this instance, the customer will use the same MTCN number from the original transaction. You would then process like any other Receive Money transaction.

Some unique circumstances will require Western Union to send a check directly to the customer.

Refunds – Money Transfer customers can also cancel and request a refund at any time, if the amount sent has not been picked up. Refunds will be for the amount of the money transfer. Fees paid for the original transaction WILL NOT be refunded.

Bill Payments – You cannot request a refund for a Bill Payment. Once sent, the customer must contact the biller and request the refund from them.

Customer Complaints – You must help customers with ANY type of complaint regarding a Western Union service.

Even if the original transaction did not take place at your location, as a Western Union agent, TCF has the responsibility to assist the customer with complaint filing or cancellation requests.

You will need to call Western Union on behalf of the customer and then the customer can receive a customer complaint confirmation number via text or email or you can

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write the number down for them. Customer should never be instructed to call Western Union directly.

To file a complaint, call 1-800-354-0005