

CHECK COLLECTION SERVICES

Accept Paper Checks With Confidence With Expanded Collection Services!

Choose which check service is best for you:

Electronic Re-presentment (RCK)

Automated, consumer friendly and it's FREE! When your bank sends a returned check to our processing center, it is immediately re-presented electronically, maximizing the chances of recovery. Why? An electronically submitted transaction settles before a paper-based transaction, so re-presentment puts you at the front of the line. (See more details of benefits on the reverse.)

Recovery - Traditional Check Collection

Let experts at our affiliated collection agencies do the collection for you. In the delicate business of check collection, you need to call on experience. With our network of collection agencies, the expert skills of professionals ensure a high recovery rate for you – giving you more cash for your business and fewer hard feelings. (See features and benefits details on the reverse.)

Multiple locations and banks? Use the Consolidated Return Service for fastest collections and simplest accounting procedures.

HOW OUR COLLECTION SERVICES WORK

Returned paper checks are forwarded directly from your bank. We may then attempt to obtain funds via paper draft. With RCK, the check is re-presented electronically up to two times. If automated processing does not succeed, collectors contact the consumer directly.

Let Our Total Check Management Services Improve Your Bottom Line



Check RePresentment

Guarantee

Enhanced Fraud Protection

Payroll Checks

CHECK RECOVERY

Checks

CHECK RECOVERY

Check Verification

CHECK COLLECTION

Check Collection

VERIFICATION

on-line reporting

Why Use Check Recovery? Here's Why

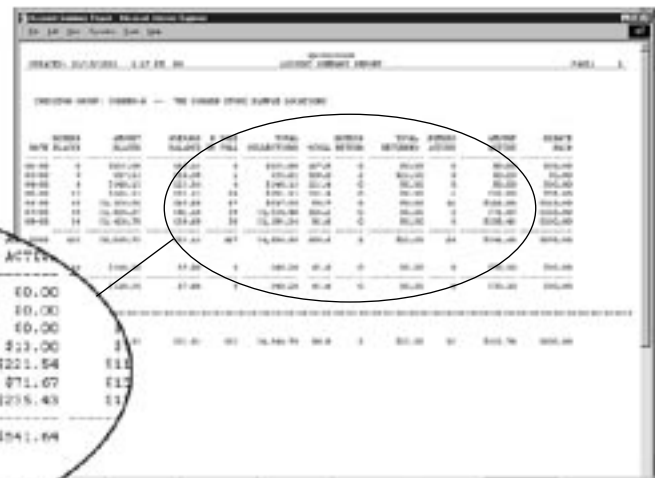
FEATURES	BENEFITS
You're not bothered with collection issues	Focus on your core business while polite but firm professionals handle your collections
Collectors working for you nationwide	Best assurance of payment
Letters sent to debtors can include check images	Proof to debtor improves commitment to repay
70% of check amount paid to merchant	Get the maximum value for your checks
Automation and high-volume processing	We can meet your growing needs
On-line reporting of all checks under collection	Simplify your accounting procedures
Debtors are listed in National Check Network® (NCN®) the largest and fastest growing negative check database	Motivates repayment when other methods fail
Debtors are later reported to credit bureaus or handled by attorney network	Additional pressure for stubborn debt problems
Bonus for electronic check re-presentation	ACH items paid before paper checks

On-line Reporting Keeps You Informed

With thorough on-line reporting, you are better positioned to monitor the status of each check in collection, as well as identify problems in your check acceptance procedures. For example, you can monitor information omitted by cashiers, providing you with valuable feedback that can enhance your loss-prevention program.



	TOTAL COLLECTIONS	AMOUNT COLLECTED	NUMBER RETURNED	TOTAL RETURNED	NUMBER ACTIVE	TOTAL ACTIVE
0	0	\$219.00	127.9	0	\$0.00	0
2	2	\$25.03	100.0	2	\$22.50	0
4	4	\$140.19	123.4	0	\$0.00	0
11	20	\$491.31	113.4	0	\$0.00	1
10	27	\$917.38	90.7	0	\$0.00	12
10	24	\$1,534.40	105.2	0	\$0.00	5
19	10	\$1,199.34	92.6	0	\$0.00	4
	127	\$4,504.59	100.6	2	\$22.50	24
		\$40.20	63.6	0	\$0.00	8
		1.20	63.6	0	\$0.00	8



Call Your Representative to Get Started Today!