

## CENTRALIZED RETURNS

# channels returned checks into a seamless process, while reducing returned check fees

## Streamline Returned Check Process

EFT Network's Centralized Returns enables companies with multiple banking relationships to easily consolidate unpaid and returned checks at a single bank. Banks charge a high returned check fee for every returned check they process. Our Centralized Returns system channels returned checks into a seamless process which can significantly reduce or even eliminate returned check fees.

EFT Network centralizes returned checks with a customized endorsement stamp, designating EFT Network for processing, instead of your bank. We provide customized verbiage for the endorsement stamp, or by working with a merchant's data processing department or software vendor to help create the proper endorsement via their point-of-sale equipment.

Our Centralized Returns service offers many features and benefits, including full data capturing, customized reporting, next day online reporting of returned data, and check images that can reduce the risk of your business to accept returned checks.

## Key Features

- Customized endorsement stamp, containing verbiage necessary to re-direct NSF checks to EFTN
- Built-in ability to electronically re-present NSF checks
- 24/7 access of all returned checks and images
- Develop immediate savings and reductions in NSF bank fees/charges
- Actual NSF checks can be returned via US Mail or overnight courier

## Benefits

- Improve your overall collections and payment efficiency
- Receive electronic deposits into your bank account giving you faster funds availability
- Provides check imaging and a MICR file the same day checks are received
- Receive faster advice of NSF returns
- Significantly reduce or even eliminate returned check fees

## Centralized Returns Stamp

The centralized Returns stamp instructs check writers and/or merchants bank to return all dishonored checks to a third bank. Our bank will provide check imaging and a MICR file the same day checks are received, allowing the merchant to view and access returned check images and reports online. Plus, the merchant's bank does not charge NSF Fees to the merchant for the bounced checks.

Call: 1.800.492.2794  
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**EFT Network, Inc.**  
Ahead of the Curve. Behind Our Clients.

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## About EFT Network, Inc.

EFT Network, Inc., a privately-held company since 1998, has extended its ACH and Check Payment Processing services to businesses of every size and type. EFT Network can help you transition from traditional paper-based payment and billing to electronic solutions. We provide the most cost effective, operationally efficient and flexible receivables management tools available. As one of the largest ACH and check processors, EFT Network processes and clears billions of dollars in electronic and paper transactions each year through our Payment Gateway.

EFT Network's corporate headquarters is located in Hawthorne, New York with remote offices in Georgia, Indiana, Nevada, New Jersey, Oklahoma, and Ohio. EFT Network serves in a variety of capacities with the National Automated Clearing House Association (NACHA), The Association for Work Process Improvement (TAWPI), the American Collectors Association (ACA), and EastPay.

## Payment Gateway

EFT Network offers a completely web based Payment Gateway. No need to purchase and maintain software. All that is required is internet access. One system that ensures your money moves accurately, securely and quickly. Our Payment Gateway is designed so you can combine only the services you need for a complete payment processing experience.

### Remote Deposit Capture

- ARC Check21 PLUS – IRD capabilities
- BOC Check21 PLUS – IRD capabilities
- Check21 IRD Only Processing
- FAXtellerPLUS

### ACH Processing

- Automated Recurring Payments
- Web Checks
- Telephone Checks
- Point of Sale

### Returned Item Processing

- Centralized Returns
- NSF Check Re-presentation

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