

## ELECTRONIC CHECK RE-PRESENTMENT

# the fastest & most cost-effective way to recover funds from NSF checks

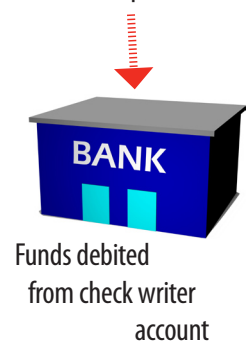
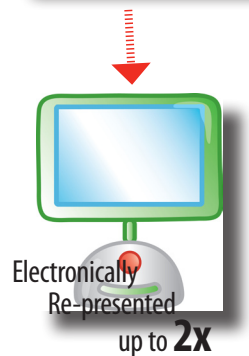
### 100% of Checks Face Value to YOU!

At no charge to you, EFT Network's RCK System significantly reduces the expense of bad check collection and increases your income by recovering funds that may otherwise go uncollected. Instead of spending your valuable time and resources making phone calls, sending letters or contacting attorneys, you can now spend your time profitably—with EFT Network's RCK System.

Our ability to re-present your checks electronically will save you time and money in the costly collection process, as well as bank redeposit transaction fees. NSF checks that were once returned to you for collection will automatically be forwarded directly to EFTN for electronic re-presentation. The check is converted into an electronic item and presented to the check writer's account up to two additional times. These multiple submissions are strategically timed to increase the chances that funds will be collected. And when they are, you get 100% of the face value of the check, which is automatically deposited into your bank account. You can view and track all your checks in the recovery process online. The process couldn't be simpler.

At no charge to you, EFT Network's RCK System significantly reduces the

- Power of the 3rd submission increases the opportunity for successful collection
- Strategically timed resubmission of electronic items to coincide with consumer paydays
- Electronic transactions typically clear faster, which also improves collection
- Web-based, secure system (No software to purchase)
- 24/7 access of your transactions and check images
- Upload detailed paid data files into your existing accounts receivable system
- Recovers money faster
- Simple to use
- Significantly reduces collection costs
- Reimburses 100% of the checks face value
- Higher recovery rate. Improve your overall collections and payment efficiency
- NSF checks can be collected without verbal communication with consumer



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

# ELECTRONIC CHECK RE-PRESENTMENT

## 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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