



## No Cost, No Headaches... *...no problem!*

checXchange™ provides merchants with an automatic and effective service which enables them to manage their business without the time and hassle of preparing and making daily deposits and collecting any bad checks.

Typically, a merchant prepares a deposit, physically goes to the bank, and their account is credited for the checks received from their customers during the day. Unfortunately, some of those checks will be returned. The merchant's bank will debit their account, charge a fee, and return the check to the merchant for collection.

Using a low cost scanning device, checXchange™ allows the merchant to scan all checks, prepare a deposit summary, and electronically deposit to their bank without ever leaving their place of business. If any checks are returned, we use our highly specialized and strategic presentment platform to initiate the collection process automatically. All successfully collected items are reimbursed weekly to the merchant at 100% of the face value of the returned check. If the item is not collected then it is returned to the merchant or placed with our secondary collections department.

checXchange™ with RDC benefits to the merchant:

- It is a **FREE** service .
- Keeps Customer out of the collection business.
- All returned checks are handled automatically.
- Recovers 100% of the face value of the check.
- Significantly enhances collection Rate of Recovery.
- Improves cash management by recovering funds faster.
- Reduces internal staff time and expense on collections.
- Provides daily on-line access to all checks being handled by checXchange™.
- Offers optional secondary collection service.

