

because Re\$ubmittIt is offered only through financial institutions, it never competes with the bank for the business customer.

COMPLIANCE MATTERS.

Perhaps most important among a bank's requirements is assurance that an RCK program is completely compliant, including adherence to all NACHA rules and guidelines.

According to NACHA, fees collected from the check writer may only be collected electronically if the business accepting the check obtains signed authorization by the check writer to do so. If the business does not obtain authorization with each check it accepts, then the RCK processor must collect the fee using alternate methods.

Re\$ubmittIt utilizes an innovative, customer-friendly method to successfully collect fees without burdening your customers to acquire authorization. Businesses appreciate Re\$ubmittIt's hassle-free approach that does not interrupt point-of-sale transactions, and your bank maintains complete NACHA compliance.

Processors that collect fees electronically without consumer authorization can put your financial institution at risk for NACHA violations. Needless to say, not many—if any—banks would knowingly engage a processor whose methodology could compromise their compliance.


STRATEGIES FOR GREATER PROFITABILITY.

The financial success of an electronic check collection program relies heavily on the number of items pro-

cessed and their subsequent successful collection. Re\$ubmittIt incorporates strategies to process as many items as possible and consistently collect the greatest amount of money.

Unlike some of the competition, **Re\$ubmittIt:**

- **Accepts ALL Returned Deposit Items (RDIs)**, both "eligible" items and items "ineligible" for RCK, which means your bank is not required to sort the RDIs before sending them for processing.
- **Provides FREE Secondary Collection** as an additional way to recover funds from ineligible items or items that go uncollected electronically.
- **Processes ACH Transactions in addition to paper checks**
—Re\$ubmittIt processes all types of RDIs, including those from paper checks, ACH Check Conversions and ACH Originations.
- **Utilizes "Smart" Re-presentation** — To sustain a high rate of collectability, Re\$ubmittIt presents on "smart dates" that coincide with traditional pay dates. Other processors may re-present an item the day after it is returned—before funds are likely to be available. Some call the check writer's bank for funds verification, although many institutions do not divulge these balances, and if they do, they are rarely "real-time" and often unreliable.

Re\$ubmittIt provides your business customers with a real solution to a real problem with the attention to details to make it successful. 

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