

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, Advanced Payment Systems 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 Advanced Payment Systems 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 Advanced Payment Systems 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.

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- 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



Funds debited from check writer account



Call: 1.800.482.4561
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APS
ADVANCED PAYMENT SYSTEMS