



FREQUENTLY ASKED QUESTIONS

1. What percentage of my NSF's do you collect in the first 15 days?	88 percent.
2. What percentage of my NSF's do you collect in the next 15 days?	We collect an additional 6 percent, for a total of 94 percent collected in the first 30 days.
3. What is the average time to collect funds?	6.2 days or better if ExpressReturns is used.
4. How long does the electronic re-presentment continue?	30 days.
5. What happens to the checks that cannot be electronically re-presented?	A collection letter is sent. Then those checks are outsourced for immediate legal action or traditional collection agency recovery.
6. Do you collect on closed accounts?	Yes, a letter is sent and then these checks are outsourced for legal action.
7. Are the collection agencies or legal firm's fees FREE also?	Yes.
8. Can clients view their checks online?	Yes.
9. Are clients free to settle a check with their customers?	Yes, absolutely.
10. Can clients submit checks for collection that occurred prior to the contact date? How old can they be?	Yes. They are considered "pre-contract" checks; a letter will be sent and then they will be forwarded to a collection agency. They can be up to 7 years old.