

Get Your Money Faster! CHECK COLLECTION

Network Services™

CALL 1.866.767.2009
www.networkcheck.org



HOW DO WE DO IT?

- 1. Through constant contact with financial institutions** to identify funds belonging to the checkwriter. Once funds are located, the checkwriter's account is electronically debited.
- 2. By sending collection letters** on all checks that cannot be collected electronically. The letters do several things:
 - Each letter has an image of the check on the letter.
 - It also notifies the checkwriter's database, so that their checks will likely be refused wherever verification is used.
 - It tells checkwriters that their failure to repay your check will result in a record being placed on their credit file and that their account will be turned over to one of our affiliated law firms.
 - It provides multiple methods of payment.
- 3. Through our affiliation with law firms** that specialize in collecting bad checks.
- 4. By using ExpressReturns.** It bypasses the merchant's bank, avoiding that bank's bad-check fees. That's a savings of \$3 to \$38 per bounced check — which often is the key factor in a merchant deciding to accept checks at all.
- 5. Speed.** ExpressReturns also means we receive checks 4-6 days faster than traditional methods. The sooner we start tracking a check, the more likely we are to get payment. ExpressReturns boosts the collection rate by 10% or more.
- 6. Don't get victimized again.** With ExpressReturns, merchants will know about bad checkwriters 4-6 days faster and will be in a better position not to take multiple checks from the same person.
- 7. We hold up to two phone numbers for each bad check.** Driver's license numbers or other pertinent information that appears on a check can also be stored in the system. This information can be downloaded, helping merchants to stop taking checks from people using multiple checking accounts.
- 8. Our Web site is second-to-none!** From this site merchants can review their checks, print reports, communicate with the check processing office, reconcile their bank statements, etc. Merchants can download bad check information right into their register program, allowing greater control over the checks that are accepted by their stores.
- 9. Our results speak for themselves.** Of collected checks, 88% are collected in the first 15 days. 94% are collected in the first 30 days.
- 10. Merchants remain in control of their own checks.** We will return any check or fee to the merchant or their customer at any time — no questions asked.