

Welcome to

Re\$ubmittIt®

Get **more of the money** you're owed
without more work!

Get the money you're owed!

Accepting checks from your customers is necessary, but it can be risky. Many, many Americans write checks when they pay for goods and services; but, unfortunately, 1–3% of them will “bounce.” What’s more, businesses using traditional collection methods recover only about 40% of funds from checks that have been returned due to non-sufficient funds (NSF).

That’s why the Re\$ubmittIt® electronic check recovery service is so valuable to you. This **FREE service** utilizes proven RCK (electronic re-resentation) technology to help you collect more money from NSF checks, while you spend less time and resources on the collection process. With Re\$ubmittIt®, bad check collection is no longer such a burden.

You get **100% of the face value** of all
checks collected.

There are **no set-up fees** and **no equipment
to buy.**

Using Re\$ubmittIt® is effortless.

Instead of returning NSF checks to you for collection, your bank automatically sends them to the Re\$ubmittIt® check processing center, where eligible checks are re-presented electronically and discreetly to the check writer’s bank account. Historically, Re\$ubmittIt® **collects 70–75%** of these checks. Once the funds are collected, **you get the full face value** of the check, which is automatically deposited into your bank account weekly. You spend more time serving your customers and less time making phone calls and sending letters.

Read this Welcome Kit to find out more.

The Re\$ubmittIt® process couldn’t be simpler; but, if you have any questions not answered in this Welcome Kit, please e-mail us at support@resubmittit.com.

Re\$ubmittIt® Electronic Check Recovery
Questions? Send an e-mail to: support@resubmittit.com



- FREE** service to you.
- Dramatically improves collection of non-sufficient funds (NSF) checks.
- Significantly reduces collections costs.
- Reimburses 100% of the check’s face value.
- Simple to use.
- 24/7 access to online tracking system.





Re\$ubmittIt® works in conjunction with your financial institution. NSF checks that were once returned to you for collection are now automatically forwarded directly to the Re\$ubmittIt® check processing center. There, eligible checks are converted into electronic items and presented to the check writer's account up to two additional times. These **increased collection opportunities** are further enhanced by **strategic timing** and **electronic prioritization**, which significantly increase the chances the funds will be collected. And when they are, you get **100% of the face value** of the check. Not a reduced amount or a portion of it. **At no cost to you.**



“FINALLY, I have a check recovery system that gives me back all my money! If you take checks, you should use Re\$ubmittIt.”

How Re\$ubmittIt works.

1. Your business accepts checks and deposits them with your bank.
2. A customer's check is returned to your bank due to non-sufficient funds (NSF).
3. Your bank sends the returned check to the Re\$ubmittIt® processing center for recovery.
4. Re\$ubmittIt® converts an eligible check to an electronic transaction and re-submits it to the check writer's bank account for payment. Submissions are strategically timed to coincide with availability of funds in the check writer's account, thereby increasing the chances for recovery.

If the check is returned unpaid again, Re\$ubmittIt® will submit the check electronically one more time. The program can submit a check electronically twice, thereby increasing the opportunities for recovery even more.

5. The face value of all checks collected by Re\$ubmittIt® is remitted in full to your bank account on a weekly basis via automatic deposit.
6. Re\$ubmittIt® charges the check writer a state-regulated collection fee. The recovery **costs you nothing!**



Your Bank



Re\$ubmittIt®

Re-presented up to **2X**

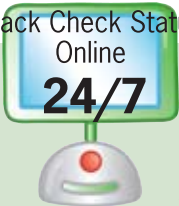


Strategic Timing



100% of Check's Face Value to YOU

Track Check Status Online



MONITOR RECOVERY ACTIVITY ONLINE

Go online 24/7 to:

- View check images
- Track status of each check in the recovery process
- Access a variety of reports, which can be downloaded to your computer

View & Download Reports



Welcome to **Re\$ubmittIt® Online Reporting Center** Customer Service (866) 860-5906 / Monday-Friday 8:30 am-5pm

Welcome to the Re\$ubmittIt Online Reporting Center. Please Log In:

User Name
 Password

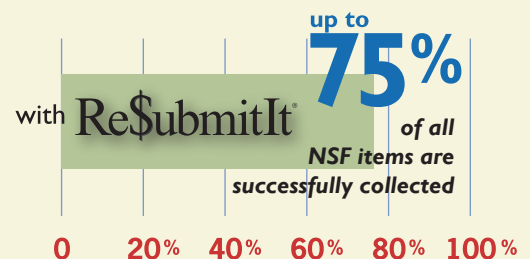
If you have questions, please contact customer service

View Check Images



CHECK COLLECTION SUCCESS

You can recover funds from **75% of NSF items processed** by Re\$ubmittIt®—significantly improving collection success.





FREQUENTLY ASKED QUESTIONS

Who can use Re\$ubmittl®? Any business that accepts checks can use Re\$ubmittl®, regardless of the number of bad checks it receives.

What Is Electronic Check Re-Presentation (RCK)?

RCK, or Re-presented Check Entry, is the process of converting a returned paper check into an electronic item and re-submitting it to the check writer's bank account through the Automated Clearing House (ACH) network. This proven methodology allows checks to be presented twice electronically after they have already been presented once in paper form, thereby increasing the collection opportunities for recovery.

How does Re\$ubmittl® work? *The process couldn't be simpler.* Your bank automatically sends returned items to Re\$ubmittl® for recovery on your behalf. You simply inform customers of the Re\$ubmittl® electronic check recovery policy by posting notification (see sticker image below) at the point of sale, or by including notification on invoices, work orders, etc. For a step-by-step description of the Re\$ubmittl® process, see "How Re\$ubmittl works," on facing page.

Why is Re\$ubmittl® so successful?

- **Additional Submissions**—The conversion of an NSF check to an electronic transaction allows two additional submissions to the check writer's checking account, thereby increasing the opportunities for collection.
- **Electronic Prioritization**—Financial institution clearing procedures typically give priority to electronic transactions, which increases collectability.
- **Timely Re-submissions**—Re\$ubmittl® strategically times the submission of electronic items in anticipation of consumer funds, which greatly improves chances of collection.

Does RCK provide cost savings for a business? Yes.

You spend less time and resources on traditional collection methods, like phone calls and letters.

Is RCK legal? Yes. The process is federally authorized and approved by NACHA—The Electronic Payments Association.

Can Re\$ubmittl® recover all my bad checks using RCK? No. Some items are not eligible for RCK re-presentation, e.g., if the account is marked "closed" or "stopped payment;" if the amount of the check is over \$2,500; if the check is from a business; or if it is more than 180 days old.

Can Re\$ubmittl® re-present items that cannot be processed using RCK? Yes. Re\$ubmittl can process some items using alternative, and highly successful, collection methods. For example, Re\$ubmittl® can process business checks (if the amount of the check is less than \$2,500) that are returned due to insufficient funds and present them for collection of funds. Generally, items that are processed using alternative methods take longer to collect.

For checks that cannot be re-presented using RCK or an alternate method, e.g., checks returned due to account closure, Re\$ubmittl® provides an optional secondary collection service (see next question).

What happens to checks that cannot be collected?

In the event a returned check is not eligible for re-presentation via RCK or by an alternate method, or those efforts have been exhausted, Re\$ubmittl® conducts secondary collection efforts through a third-party collection agency, at no additional charge. These efforts may include contact by letter, phone and/or credit bureau reporting. To enroll in secondary collections, you must fill out the Contact Information form, which Re\$ubmittl® sends you once your first returned check has entered our system.

How do I monitor my check recovery activity? Two ways: 1). You can track the status of checks in the recovery process online, 24/7. **2).** Re\$ubmittl® can notify you by e-mail when a check has entered our system and when you receive payment.

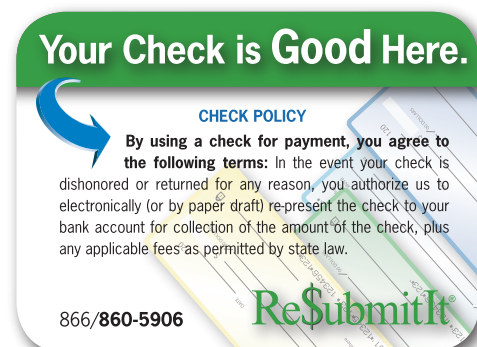
To receive a secure User Name and Password for online tracking and to receive e-mail notifications, you must fill out the Contact Information form, which Re\$ubmittl® sends you once your first returned check has entered our system.

How quickly will I receive funds from the collection of my NSF checks? 100% of the face value of any check collected is deposited automatically into your bank account on a weekly basis.

Do I need to notify my customers? Yes. You must notify customers of the Re\$ubmittl® electronic check recovery policy by posting notification at the point of sale, or by including notification on invoices, work orders, etc. To request additional decals from Re\$ubmittl®, e-mail us at support@resubmitt.com.

Questions? Send an e-mail to support@resubmitt.com, or call a customer service representative at 866/860-5906, Monday–Friday, 8:30 am to 5 pm EST.

Simply display the customer notification in a visible location at your "point of sale," and you're ready.





TERMS OF USE

The following terms of use shall apply to any business entity ("Merchant") that uses the Re\$ubmitt[®] electronic check recovery services (the "Services") provided by BSG Financial, LLC ("Re\$ubmitt"). For the purposes of this agreement ("Agreement"), "use" of the Services shall be evidenced by the Re\$ubmitt processor's acceptance of Merchant's returned deposit check items ("Returned Checks"). Merchant may discontinue the Services at any time by notifying its financial institution to discontinue sending Returned Checks to the Re\$ubmitt processor.

1. All transactions contemplated under this Agreement are governed by Articles 3 and 4 of the Uniform Commercial Code, Regulation CC and E established by the Federal Reserve Board, The Electronic Funds Transfer Act, the Operating Rules of the National Automated Clearing House Association ("NACHA Rules") as in effect from time to time and other applicable laws and regulations. Electronic entries may not be initiated that violate these or any other laws of the United States, including but not limited to, the prohibition against fraudulent transfers.
2. Merchant authorizes the Re\$ubmitt processor to re-present all eligible Returned Checks in accordance with applicable laws and regulations.
3. Re\$ubmitt shall pay Merchant 100% of the collected face value of Returned Checks that are collected via primary (electronic or paper draft) or secondary (contact by letter or phone) collection efforts. In the event a Returned Check is not eligible for collection via primary collection efforts or those efforts have been exhausted, Merchant authorizes Re\$ubmitt to commence secondary collection efforts (contact by letter, phone and/or credit bureau reporting). Merchant shall be contacted to approve additional collection efforts requiring legal services, such as filing suit to obtain judgment and payment. In such cases, Merchant shall receive a percentage of the collected face value depending on the amount of the check and the collection steps necessary to collect it.
4. Re\$ubmitt shall pay Merchant weekly for all Returned Check collections settled no more than 7 days prior. Merchant authorizes the Re\$ubmitt processor to transmit amounts due to Merchant through the Automated Clearing House (ACH) Network into a bank account(s) designated by Merchant. In the event Merchant receives funds that are later charged back or were credited in error, Merchant authorizes Re\$ubmitt to off-set any future payments or debit Merchant's bank account for such amount.
5. For payment of Services, Merchant authorizes the Re\$ubmitt processor to electronically debit or paper draft a separate NSF Fee posted by the Merchant and/or agreed to by the check writer. The NSF Fee shall not exceed the maximum applicable state mandated fee.
6. Merchant agrees to post notices supplied to Merchant by Re\$ubmitt at all point of sale locations at all times and/or print the notice supplied by Re\$ubmitt on invoices and/or stamp checks to notify Merchant's customers that in the event their check is returned, they have authorized Merchant to electronically or by paper draft collect the Returned Check amount and also collect an NSF Fee.
7. Services are not designed to guarantee check payment to Merchant in any manner. Re\$ubmitt is acting as a data processor and not as an insurer. Merchant is responsible for establishing its own check acceptance procedures to minimize risk of the acceptance of fraudulent checks or insufficient fund checks. Re\$ubmitt does not warranty the collection or validity of any Returned Checks. Re\$ubmitt may amend the terms of this Agreement at any time by giving Merchant ten (10) days prior notice of such change.
8. In the event Merchant decides to discontinue Services, Re\$ubmitt shall be allowed ninety (90) days to complete any in-process check recovery services under the terms of this Agreement.
9. In the event Merchant receives direct payment from a Customer for a Returned Check and the NSF Fee, Merchant agrees to promptly remit payment of the NSF Fee to Re\$ubmitt.
10. Re\$ubmitt reserves the right at its sole discretion, without notice or reason, to refuse to process any transaction resubmitted by Merchant and/or discontinue Services to Merchant.
11. Merchant is responsible for paying all taxes and other charges assessed by any government agency on any amounts remitted to Merchant for Services provided under this Agreement. Merchant shall indemnify and hold harmless Re\$ubmitt (and its subsidiaries and service providers) and Re\$ubmitt's (or any of its subsidiaries' and service providers') stockholders, officers, employees and agents from and against any claims, damages, actions, costs or expenses, including reasonable attorney's fees and court costs for any breach by Merchant of any provision of this Agreement, and for the third party claims resulting from or arising out of Re\$ubmitt exercising any rights under this Agreement, or in connection with, the indemnifying party's failure to comply with the terms of this Agreement.
12. Re\$ubmitt shall not be responsible for delays in receipt of Merchant information, processing of Merchant information, Merchant's failure to properly enter and/or transmit information, and/or Merchant's failure to properly notify its customers or obtain proper authorization. IN NO EVENT SHALL RE\$UBMITT BE LIABLE FOR ANY ERRORS, OMISSIONS, DELAYS, OR LOSSES UNLESS CAUSED BY RE\$UBMITT'S GROSS NEGLIGENCE OR WILLFUL MISCONDUCT. IN NO EVENT SHALL RE\$UBMITT BE LIABLE FOR INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES EVEN IF RE\$UBMITT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH POTENTIAL CLAIM, LOSS OR DAMAGE. The foregoing limitation of liability and exclusion of certain damages shall apply regardless of the success or effectiveness of other remedies. Merchant agrees that Re\$ubmitt's cumulative liability under this Agreement shall be limited to the amount of fees Merchant has paid to Re\$ubmitt during the three months prior to the date of notice of the initial claim.
13. Any dispute between Merchant and Re\$ubmitt shall be settled by submitting the matter to binding arbitration, pursuant to the rules of the American Arbitration Association. Any arbitration proceedings will occur in Louisville, KY, Jefferson County. The laws of the state of Kentucky shall govern this Agreement without regard to its conflict of laws principles.

