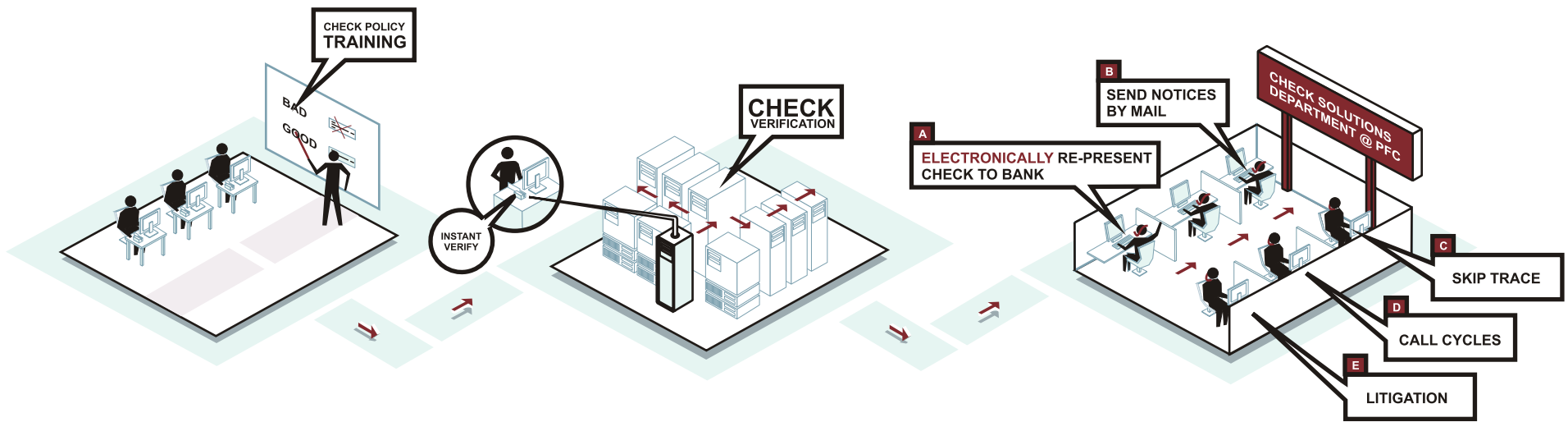


REDUCE LOSSES WITH PFC CHECK SOLUTIONS



STEP 1

CHECK ACCEPTANCE POLICIES

Check Acceptance Policies are the first step to ensuring every check submitted through PFC Check Solutions is paid. PFC provides signage at the point of sale, all necessary equipment & trains your staff on how to use PFC's Check Verification System.

STEP 2

CHECK VERIFICATION

Every check is verified through local and national databases before the transaction is complete. You are notified if the checking account is not in good standing.

STEP 3

ELECTRONIC CHECK RECOVERY & COLLECTIONS

If the check is accepted and returned unpaid, PFC collects the funds returning 100% back to you with rebates up to \$10 per transaction to cover bank fees. Over a 30 day period, PFC Check Solutions acquires checks directly from the bank, sends notices, makes phone calls and submits electronic re-presentments (RCK), running the check through the bank twice to get it paid. PFC Check Solutions is backed by a full service collection agency and will take your accounts to litigation if necessary.