



***DirectRecovery™ is absolutely the most effective way to collect your NSF checks and reduce losses.***

DirectRecovery is by far the most advanced and efficient way to collect the funds on checks that are returned to you as non-sufficient funds (NSF). By using a variety of fully electronic collection techniques, backed up with traditional attorney-assisted collections, ACH Direct can provide you with a higher collection ratio in addition to the quickest funding available today.

The key to our success is our Electronic Account Monitoring System (EAMS). With EAMS, we're able to ping or query an account to find out when the checking account returns to a positive balance or has sufficient funds to cover the outstanding item. With a positive response, we're able to electronically debit the checking account for the amount of the NSF check and then forward funds from successfully collected items to you, electronically.

This 100 percent electronic process not only substantially increases the chances that your funds will be recovered, but it also saves your customer from the embarrassment of paying you in person, or the aggravation and ill-will formed by receiving harassing phone calls, letters or other typical collection methods.

In the event that we are unable to collect an item electronically, we offer a traditional attorney-assisted collection option for those items that either don't meet electronic collection standards or were unsuccessful during the electronic collection phase. This attorney-assisted collection option is completely free. You will receive 100 percent of the check's face value on all items that are successfully collected.

Not only can ACH Direct provide these services to you free of charge, but with our generous rebate program, we'll actually pay you to let us to collect your NSF checks. How does this work? After successfully collecting 100 percent of the face value of your check, ACH Direct will charge the consumer a fee equal to the maximum allowed by state law. ACH Direct will rebate to you a portion of this fee, which can be used to offset your bank charges. Since the amount we rebate to you is typically greater than your bank fees, this can actually become a revenue-generating resource for your organization.



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