

# RCB COLLECTIONS

*"We collect and prevent bad debt"*

**Contact us - 800.477.7046**

## COLLECTIONS

- Commission basis; paid when we collect.
- We collect for Medical, Retail, Commercial, Grocery, Rental.
- Above national average recovery rates.
- All collection expenses, legal & filing are paid by RCB.
- Pre Collect Letter Series.
- On line Credit File Access.
- Send us accounts through Web Interface, Fax, Email, Modem, Disk, or Mail.
- 24/7 access to view your accounts and reports through Web Interface at no cost to you.
- Past due accounts are reported on debtors credit files.
- We work with your in house collections department.
- Quarterly newsletter to keep you up to date on industry changes, news, etc.

## CHECK RECOVERY

- Rebate based on bank fees.
- State appropriate (\$30 MN) NSF fee is charged to the debtor and a mandatory decal is posted at POS.
- Checks can come directly to us from your bank.
- We immediately notify you of bad checks by fax, email or mail.
- The check is inputted into our system and the debtor is notified the same day.
- To speed up recovery we will strategically go back into the debtors account twice electronically through RCK, at no cost to you.
- If funds are not available through RCK the check will be turned over to our collectors and legal dept.
- 24/7 access to view your accounts and reports through Web Interface at no cost to you.
- We will notify you at any point of our intention to go to court.
- Upon collection you will receive back the full face value of each check along with your bank fee.

## CHECK GUARANTEE

- *Fast Food Locations* -Checks must have at least on telephone number, correct address, marked NSF only, presented to the customers bank only once, and check amount must not exceed \$50.
- Fraudulent, police investigated, and starter checks do not qualify for Guarantee.
- *Businesses other than Fast Food Locations* - Checks must have at least one telephone number, correct address, marked NSF only, presented to the customers bank only once, must be verified through our NCN database, and could be charged a fee equal to 1% of the face value of the checks dependent on size of checks and type of business.
- Fraudulent, police investigated, and starter checks do not qualify for Guarantee.

## CHECK VERIFICATION

- NCN (National Check Network) consists of independent local and national collection agencies throughout the US who feed uncollected check information into the NCN database.
- RCB provides NCN with data from our extensive network of local recovery clients.
- You can access the NCN database at a minimal cost.
- Check Scanners, IVI and Magtek, are available through RCB, easy to use, and require a telephone line and power only. The Omni series can dial out via internet.
- Not accepting bad checks at Point of Sale is the only way to stop bad checks.
- We provide guidelines and training.

## CHECK CONVERSION

- Eliminate the need to deposit paper checks.
- Checks are converted into electronic items at the point of sale. Customers are provided with a receipt and given their check back, receipts are signed by the customers and are placed in your cash register until you batch out at end of shift or end of day.
- Funds are deposited into your account within 24-36 hours electronically.
- Eliminates your bank fees.
- Per transaction cost only. No discount fee.
- Greatly reduces the cost, time, and risks associated with paper checks.
- Increases cash flow because funds hit your account sooner.
- Allows you to balance records daily.
- Online monthly activity statements and reporting.
- Optional check guarantee at 1% of the check face value.
- Cost is minimal.
- Equipment can be leased or purchased, dial up or internet.
- Included the NCN check verification database at no additional charge.

Our **contact** information:

RCB Collections  
Range Credit Bureau, Inc.  
Commercial Service Bureau, Inc.  
PO Box 706  
310 E. Howard Street  
Hibbing, MN 55746  
Tel: 800.477.7046  
Fax: 218.262.5762

## RCB COLLECTIONS - Price Matrix

### Check Products & Services

Check Recovery	No charge; bank rebate \$3 starting
Check Verification	\$20 flat rate for first 700 scans; 3.5c after 700
Check Conversion	17c per transaction
Back Office Check Conversion	Grocery 13c/all other 17c
Check Guarantee	1% of face value; exceptions made for fast food & small ticket locations

**\*Large volume and/or multiple locations, please call us for special pricing\*.**

### Credit Files

Eport	No charge
Credit Files for members	\$20/mo. Includes 3 files w/bulletin. \$4.50 per file; after 3 files. With Criminal Background check \$12.50. Criminal Background check \$10.00.
Add Ons for members	Beacon .50c OFAC .50c On Line Directory .40c Facta .11c
Credit Files for Non Members	\$15.00 With criminal Background check \$25.00.

### Credit Card Processing

	Discount	Per transaction
Credit	1.79%	.17c
Debit	1.37%	.29c

**\*Pricing varies based on volume and # locations, please call for pricing\*.**

### Terminal Pricing

### Purchase/Lease

Check Verification	IVI Magtek	\$430 / \$15 \$175 / \$10
Check Conversion	Omni /w RDM Reader	\$949 / \$43 (some older RDM's require inkler replacements - \$39)
Back Office Check Conversion	Low Volume - CX230/TS215 Mid Volume- TS 230-65 TS230-100 High Volume - TS230/400ES	\$502 / \$581 \$785 \$915 \$2100



Terminal Pricing-Credit Card Processing      Purchase/Lease

Omni VX570	\$499 / \$30
Hypercom T7Plus	\$325 / \$15
Nurit 2085	\$270 / \$15
Tranz 330/ 380 x2	\$125 / \$200    \$8/ \$8
P250 Printer	\$100 / \$8
Paper rolls    Omni, Nurit, Hypercom T7Plus (2 1/4") P250 (3") T7P (2 1/4" 2 ply)	\$50 (50 per box) \$65 (50 per box) \$65(50 per box)

**\*Refurbished Terminals also available, please call for prices and availability\*.**

Delinquent Accounts Collection Services

Pre Collect Letter Series	10 - \$45 25 - \$90 50 - \$145 100 - \$240
Delinquent Accounts - Commission Based (No fees)	39% 50% Legal Actions, Forwarded, Rerun (Seconds), Accounts under \$50.

**\*Special rates provided for Medical and high volume listing clients\*.**