

The goal of this service is to make accepting checks virtually as safe as accepting cash or credit cards. Upon enrollment in the Checkmarc service, a welcome packet will be emailed to you from the checkmarcusa.com domain. A fax notice will alert you when the Welcome packet has been emailed. When Checkmarc receives the first dishonored item from your account, the service will be activated. Also an electronic check notification decal will be mailed to you. This decal is required to be display at each of your check-out locations by federal banking laws. Please call the Customer Service number above if you have any questions.

PROGRAM FEATURES AND BENEFITS:

- No equipment to purchase. No contracts, enrollment or per check fees.
- You receive 100% of face value on all recovered dishonored items.
- Dishonored check writers are listed on the largest national negative database until funds are recovered.
- You have access to our password-protected website allowing 24/7/365 viewing of checks.
- You receive notification and collection reports via email.
- The latest ACH services and dishonored check recovery (RCK) techniques are utilized.
- You avoid uncomfortable/embarrassing customer collection calls.

CHECKMARC PROCESS:

1. Since as a business customer, you are automatically enrolled as a courtesy into Checkmarc, items returned with eligible return codes will be forwarded to PayTek (Checkmarc's payment company); if you do not wish to participate in this program please complete the opt out portion at account opening. FSBB strongly encourages all business customers to participate in this free service to help protect business.
2. If not opted out, any dishonored items business receives are sent to Checkmarc's processing division, PayTek Solutions, for recovery efforts.
3. Checkmarc sends a welcome packet via email or fax informing you about the process and includes your Checkmarc ID number, username and password for the check-tracking website, www.checkmarusa.com.
4. Checkmarc/PayTek will notify you via email or fax when a dishonored item is received.
5. Recovered funds are direct-deposited into your account on the 1st and 15th of the month. Checkmarc/PayTek will notify you via email or fax when funds have been recovered.

FREQUENTLY ASKED QUESTIONS:**Q: *What does this program cost?***

A: *The program is completely FREE for our commercial clients, compliments of FSBB.*

Q: *Is there a contract for the customer to sign?*

A: *No, there are no contracts or agreements to sign*

Q: *What if the customer already has a company collecting their dishonored items?*

A: *You may cancel that service and use our free program, or continue with your paid service. If you wish to continue with your paid service, you will need to notify us and we will remove you from our Checkmarc program.*

Q: *Will the customer receive the full amount of the recovered check?*

A: *Yes, when a check is recovered, 100% of the funds are deposited into your account.*

Q: *When will the customer get paid?*

A: *Recovered funds are direct deposited into your account on the 1st and 15th of every month.*