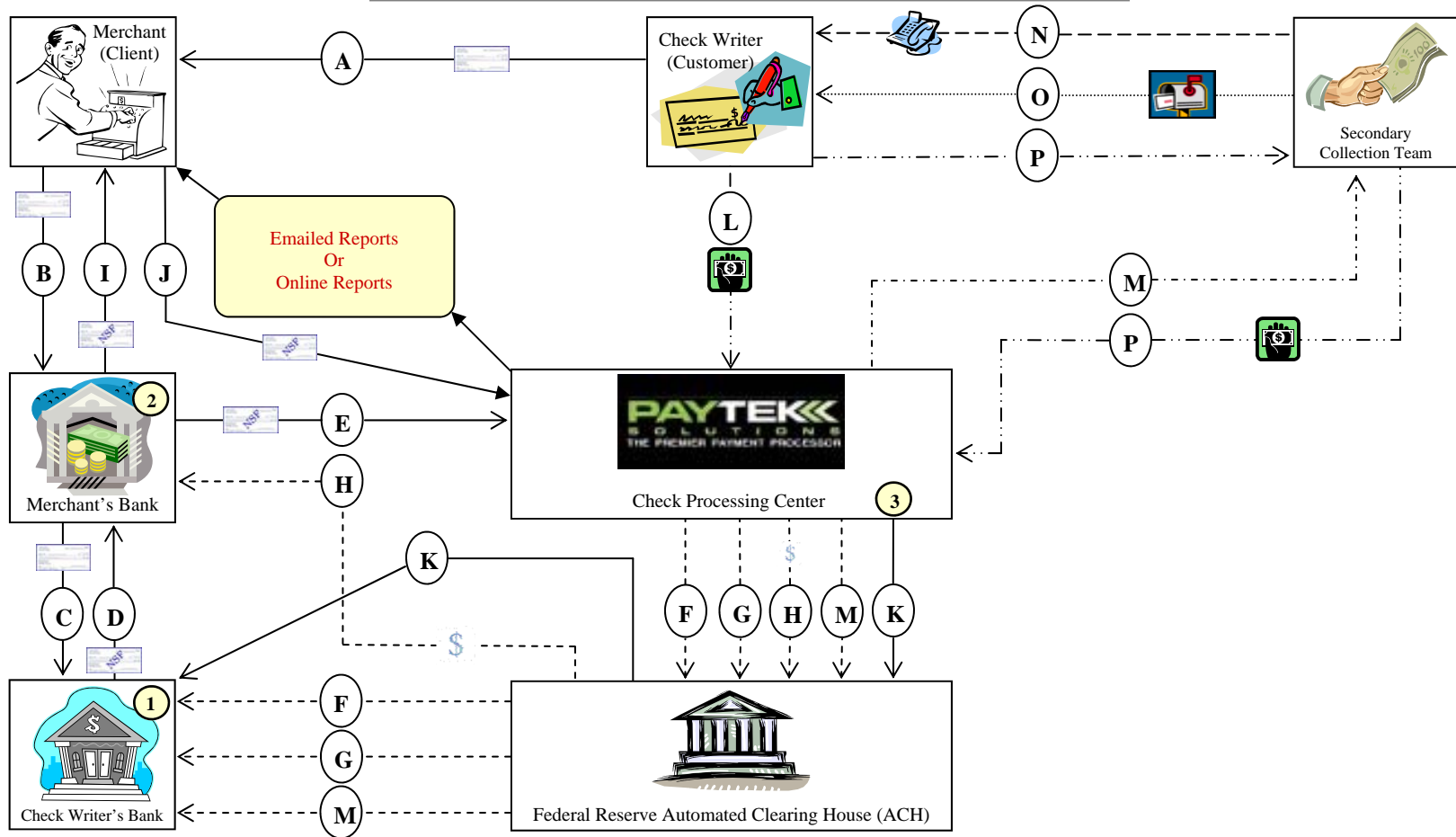


ELECTRONIC CHECK RECOVERY (RCK) and SECONDARY (conventional) COLLECTION PROCESSING



LEGEND of TRANSACTIONS & ACTIONS		LEGEND of FEES				
Paper Check	—————>	Payer	Payee	\$ Fee (Average)	Reason	
EFT via ACH	- - - - ->	①	Check Writer (Customer)	Check Writer's Bank	\$10-30 (\$20)	Handling
Check Data	.....>	②	Client (School District)	Client's Bank	\$2-10 (\$5)	Handling
Letter	.....>	③	Check Writer (Customer)	PAYTEK	\$15-40 (\$25)	Recovery Fee
Phone Call>					
Manual Payment	- - - - ->					