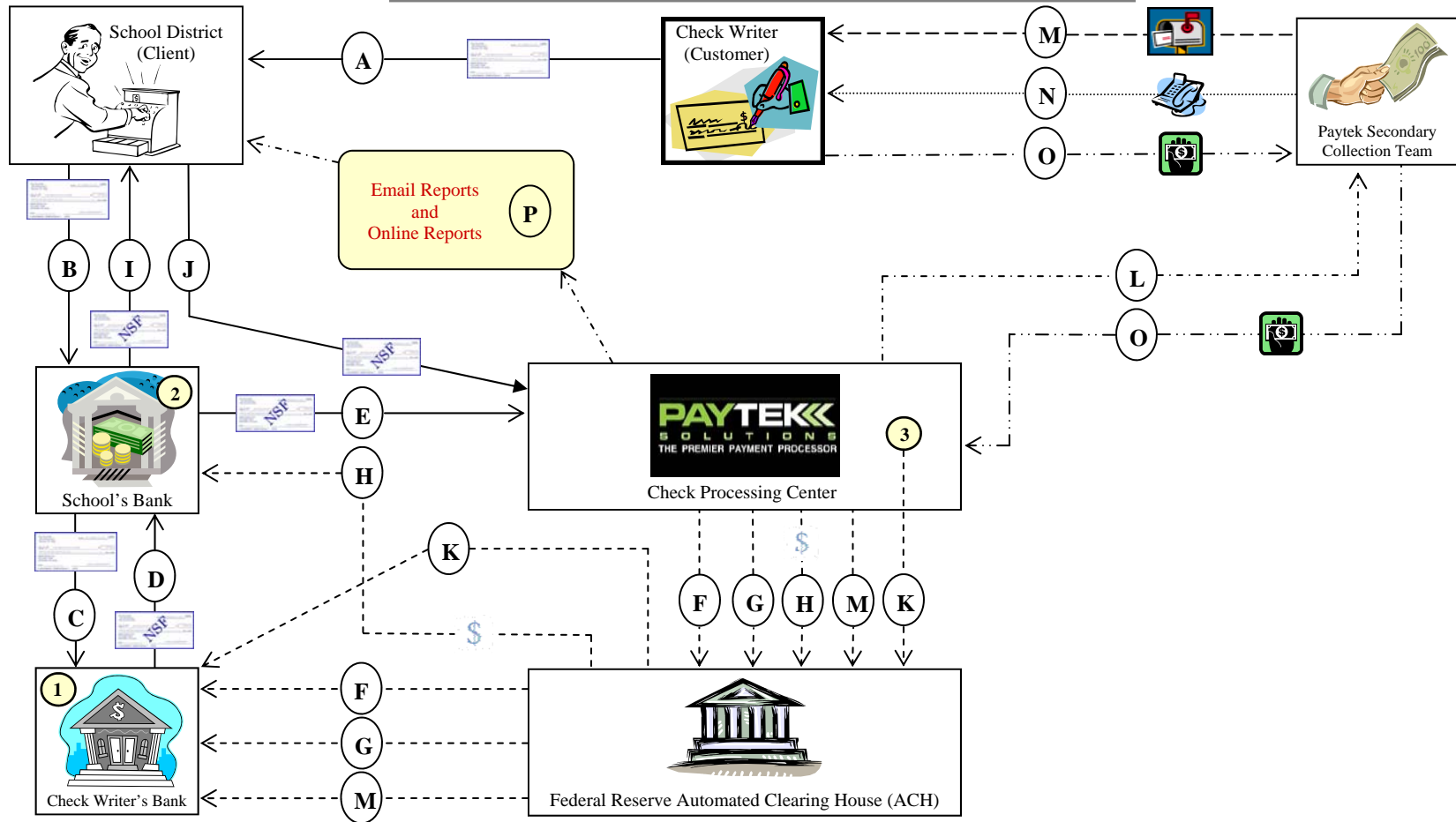


ELECTRONIC CHECK RECOVERY (RCK) and SECONDARY (traditional) COLLECTION PROCESSING



LEGEND of TRANSACTIONS & ACTIONS

Paper Check	—————>
Electronic Transaction	- - - - ->
Check Data>
Letter>
Phone Call	- - - - ->
Payment	- - - - ->

LEGEND of FEES (Q)

	Payer	Payee	\$ Fee (Average)	Reason
1	Check Writer (Customer)	Check Writer's Bank	\$10-30 (\$20)	Handling
2	Client (School District)	Client's Bank	\$2-10 (\$5)	Handling
3	Check Writer (Customer)	PAYTEK	\$15-40 (\$30)	Recovery Fee