



# Consolidated Returns

Let NCMS Show You How To:

☐ *Increase Check Collections*

☐ *Decrease Costs*

☐ *Standardize Information*

## HOW CAN YOUR COMPANY BENEFIT FROM CONSOLIDATED RETURNS?

Simply put, Consolidated Returns from NCMS is an extremely effective method of consolidating all of your organization's returned checks into one bank, even if your organization has multiple depository banks nationwide. It will allow your organization to:

- **INCREASE CHECK COLLECTIONS** – Because returned eligible checks can be re-presented electronically, it allows you to time the re-presentation to coincide with a customer's payday, such as Friday, thereby increasing the chances of collecting on any unpaid checks. Often times checks are returned to you or your collection agency several days faster versus the traditional handling of returns allowing collection efforts to start sooner.
- **DECREASE COSTS** – We guarantee to save your organization money by consolidating its returned check process with us. Call us and find out how.
- **STANDARDIZED INFORMATION** – We can provide you or your collection agency a capture of the MICR line, return reason, and image of the front and back of each returned check by 6:00 p.m. each day. In addition, we can provide other pertinent information such as store number, maker name, address, check date or any other data elements requested by your organization.

Consolidated Returns from NCMS allows your company to increase its control of the overall check collection process.

### National Cash Management Systems

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## **HOW DOES CONSOLIDATED RETURNS WORK?**

The Consolidated Returns Service requires the use of a special endorsement showing NCMS bank of first deposit (BOFD) in accordance with Reg. CC standards on each deposited check at your depository bank. NCMS provides the special endorsement stamp or works with your data processing department or software vendor to help create the proper endorsement via your point-of-sale equipment. With the endorsement showing NCMS as the bank of first deposit, paying banks will route the majority of your returned checks to us.

## **HOW DOES THE BANK CHARGE ME FOR THIS SERVICE?**

NCMS has taken a very simple approach to our fee structure. We provide a oneline item account analysis fee at the end of the month which encompasses the number of returned checks and is multiplied by the per check fee for the consolidated return check service. We do not charge nuisance fees for services such as the Account Monthly Maintenance Fee, Internet Balance Reporting, BAI2 file creation, or any fees for funding the account via ACH or Wire Transfer.

If you would like additional information regarding NCMS's Consolidated Return Check Service, or to have a Cost/Benefit analysis performed for your organization, please contact us at 877.370.9645.

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