Stop squandering resources managing returned checks.

PRG handles it all, guarantees your return, and delivers immediate cash flow.

Your recovery rate is fixed in advance and remitted weekly. Collections, check-writer service, and database updates run on our side — visibility and control stay on yours.

> **Keep your bank, your POS, your signage.** Simply instruct your bank to transmit the X9 return file to us — that is the complete conversion. The only operational change is where your people spend their time.

Calculate your real recovery

Illustrative at $10,000 a month in returns, placed with an agency. Substitute your own volumes and loaded rates.

Face value of returned checks	per month	$10,000
Gross recovered	48% of face	$4,800
Collection fee	35% of recovery	–$1,680
Apparent net	**31% of face**	**$3,120**
Operational cost of managing returns		
AR reconciliation and posting	6 hrs @ $45	–$270
Store and operations follow-up	8 hrs @ $35	–$280
Service calls from check writers	10 hrs @ $35	–$350
Finance oversight and exceptions	3 hrs @ $75	–$225
Management review and escalation	2 hrs @ $95	–$190
Software, postage, skip-trace	direct spend	–$400
Total operational cost		**–$1,715**

YOUR NET RECOVERY

14% of face

$1,405 a month, collected over one to two quarters — and only if the file performs.

PERFORMANCE GUARANTEE

Consistent weekly cash flow

A rate set in the agreement. A weak month doesn't change it.

How it works

1
Files come to us
Your bank sends the X9 return file by SFTP.

2
You are advanced
The guaranteed rate, remitted every week.

3
We work the file
Collections, check-writer service, and prevention.

4
You get answers
Why checks come back, and what to change.

We show you why checks come back

Most programs report what was collected. We match every return to its authorization record and the register's endorsement, so you see where losses start and what to change.

Every return traced to its cause

Each item is classified: approved by the authorization system, let through on an override, or never run through the terminal. Only the first is a collections problem. The other two are fixed at the register.

Real approval and decline rates

Your dashboard measures approvals, declines, overrides, and lost sales opportunities, with bounce rates and loss rates by check segment.

Every store against your chain

Approval, decline, and loss rates by store, adjusted for volume. Procedure gaps tracked and presented as training questions.

Patterns no one was counting

Checks deposited for more than the authorized amount, writers with items at several unrelated stores, and returns with no authorization record at all, each flagged for review.

8×
RETURN RATE

From a recent win: personal checks that needed an ID prompt at the register bounced at eight times the rate of checks where ID was captured up front. The fix was a cashier procedure, not a collection strategy.

You keep control of your customer

A returned check is still a shopper you want back. The program is built so that stays true.

Recall any item, any time. For customer-relations reasons, no questions and no fee.

No suit, no criminal referral, without your written authorization.

Your voice, your standards. Letters and call scripts conform to your brand and tone requirements.

A named contact, not a queue. One person accountable for your portfolio, reachable by your stores and finance team.

Traditional Programs	Performance Guarantee
Recovery is uncertain and arrives over months.	A rate set for your file, advanced weekly, regardless of what the file collects.
Agency or in house, your organization still manages the process and carries the risk.	PRG carries both. The operational cost leaves your P&L.
Reports show what was collected.	Reports show why checks came back, by store and check type, and what to change at the register.

SINCE 1978 | REAL-TIME PORTFOLIO ACCESS | FULL AUDIT TRAIL | MUTUAL HOLD HARMLESS

Review your numbers. Discuss your goals.

A short conversation is all it takes. No risk, no pressure, and no obligation.

(877) 789-2774
sales@paymentrecoverygroup.com