



ACI Retail Commerce Server™ for RCK

- Reduce costs through efficiencies in managing check re-presentments
- Increase collections through automated transmission of debit payments
- Schedule collections with more flexibility for better return on bad check payments

Most retailers are familiar with the labor-intensive, costly and time-consuming process of check collections. The National Automated Clearing House Association (NACHA) amended its operating rules to allow merchants to electronically resubmit checks returned

for insufficient funds. Retailers participating in pilot programs for electronic check resubmission experienced savings of up to 50 cents per check in processing costs, and a 50 percent increase in collection rates using electronic check re-presentation.

→ ACI Retail Commerce Server™ for RCK provides an electronic system for check re-presentation that can reduce retailers' costs and increase collection rates.

The ACI Retail Commerce Server™ solution

ACI Retail Commerce Server™ for RCK provides an electronic system for check re-presentation that can reduce retailers' costs and increase collection rates substantially better than those achieved using the paper clearing process. Retail Commerce Server allows retailers to transmit automated clearing house (ACH) debit entries and collect checks returned for insufficient funds. Furthermore, the system eliminates the need to re-submit paper returned checks to financial institutions.

Increase collection success

With Retail Commerce Server, retailers can configure re-presentation schedules for their organizations to increase the probability of obtaining payment. For example, re-presentments can be submitted the day after payday; on the first or 15th of the month; on Friday, when retailers expect more funds to be in check writers' accounts; or after traditional collection attempts have failed.

Offers a scalable solution

Retail Commerce Server offers a collections module to suspend processing when checks have been re-presented. Retailers define the rules for holding periods (the length of time to wait before applying payments to a check that has been represented) and collection of service fees.

With the check authorization component, Retail Commerce Server can automatically update a customer's check-cashing status when a returned check is flagged for re-presentation. This capability limits the retailer's exposure to fraud.

The ACI advantage

ACI Retail Commerce Server forms a comprehensive electronic payment and authorization system that facilitates a broad range of business applications, including ACH, check, loyalty programs and refunds authorization; ATM, credit, debit and EBT processing; phone card activation; value card fulfillment, issuance and redemption; loyalty card and program management; and returned-check collection.



Retail Commerce Server applications share a common integrated database providing a single source to view activity.

Proven, reliable, dependable

Built upon years of retail industry experience and customer input, Retail Commerce Server is an enterprise payment solution that has evolved into the most proven, reliable solution in the marketplace. The application uses Java™ Virtual Machine (JVM) technology to enable platform independence; a browser-based, intuitive graphical user interface (GUI); and clustering for fault-tolerant 24/7 availability. With the addition of a disaster recovery module, a warm backup site can be up and running in less than 15 minutes in the event of hardware failure. With tens of thousands of electronic payments authorized every day, retailers must be able to trust their payment systems. Retail Commerce Server allows retailers to process every transaction with confidence.

Features at a glance

- Supports three check presentments – the original paper deposit followed by both a paper re-deposit and an ACH re-presentment or two ACH re-presentments
- Complies with NACHA RCK rules
- Offers configurable ACH creation options
- Interoperates with other ACI products
- Limits access to the database based on the user's profile

We build trust into payment systems, our customers depend on us and what we do.

Chee-Keong Leo
Sales Support Manager, Singapore



ACI Worldwide

Offices in principal cities throughout the world
www.aciworldwide.com

Americas +1 402 390 7600

Asia Pacific +65 6334 4843

Europe, Middle East, Africa +44 (0) 1923 816393

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About ACI Worldwide

ACI Worldwide powers electronic payments for financial institutions, retailers and processors around the world with the broadest, most integrated suite of electronic payment software in the market. More than 75 billion times each year, ACI's solutions process consumer payments. On an average day, ACI software manages more than US\$12 trillion in wholesale payments. And for more than 150 payments organizations worldwide, ACI software ensures people and businesses don't fall victim to financial crime. We are trusted globally based on our unrivaled understanding of payments and related processes. We have a definitive vision of how electronic payment systems will look in the future and we have the knowledge, scale and resources to deliver it. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.