



C.A.R.S.





**Cross-Check has the solution for you:**

**C**ross-Check  
**A**ppplied  
**R**emote Deposit Capture  
**S**olution



# Executive Summary

- **Providing guarantee services for over 26 years**
- **A specialist in check services industry**
- **A+ accredited Better Business Bureau rating**
- **In addition to increased sales and less risk, check services can provide convenience, cost-savings, increased cash flow and management reporting tools.**



# Features

- **Premium programs that address the specific needs of the merchant client:**
  - **Future Deposit Checks (Hold Check)**
  - **Stop Payment Premium**
  - **COD**
  - **Business Check Conversion**

# Benefits

- **Make deposits 24/7**
- **Reduces time and cost**
- **Improve your cash flow**
- **Consolidated reporting and online tracking**

# How it works



# Conversion Process



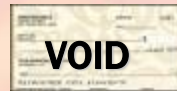
**Consumer elects the option to pay with a check.**



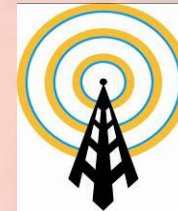
**The is processed check by running it through a check imager connected to their PC.**



**A receipt prints for the consumer to sign.**



**Check is Voided and returned to the consumer.**



**The image of the check is transmitted and securely stored at CrossCheck.**



**Account funded next business day following a successful upload of check image.**

# Your Account Remains Whole



- **Never see another bounced check**
- **Eliminates return bank fees**
- **Eliminates claim submission**
- **No more waiting to be reimbursed for a claim**
- **Bank consolidation**



# Ready for Deposit



SAY *Yes*

Cros

## Ready for Deposit

Excella Reader Scan: \* Required Fields

START SCANNING NOW

Please ensure you have check(s) in the t

[CHANGE DEVICE]



SAY *Yes* TO CHECKS®

You are logged in as: 33402  
Pats & Service-Conversion | Return to Merchant Support

## Ready for Deposit

Verify or make any corrections to the check information:

**CUSTOMER INFO**  
Entered State Code: CA  
Entered ID Number: \*SECURED\*  
First Name: JOHN  
Last Name: DOE  
Street Address: 123 MAIN ST  
City: Anywhere  
State/Zip: CA 94111  
Phone: (707) 555-1234  
Reference 1: 123456

Check 1: ⑆ 2 3 4 5 6 7 8 0 ⑆ 2 3 4 5 6 7 8 9 ⑆ 2 3

RESCAN

Enter State Code: CA

Enter ID Number: \*SECURED\*

Enter Check Amount: \$1.01 VIEW IMAGE

Confirm Check Amount: \$

Please verify all the above information is correct before processing.

APPROVE CHECK

or

START OVER

[Return To Merchant Support]

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# Future Deposit Checks



## Ready for Deposit

Excella Reader Scan: \* Required Fields

START SCANNING NOW

Please ensure you have check(s) in the tray before

[CHANGE DEVICE]

SAY *Yes*

Reference 1:

Reference 2:

Comments:

180 chars. max

Enter Check Amount:

Future Deposit Date:

May		2009				
Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

Scan Next Multiple C

Single Check

Rescan Check

START OVER

# Reporting Tools



## SAY *Yes* TO CHECKS<sup>®</sup>

You are logged in as: 261845  
West Honda (MS)

Merchant Support

Ready For Deposit

Future Deposit Checks

**Batch Out Report**  
for West Honda  
on 2/1/2010

Total Amount Approved: **\$46,572.94**  
Total Future Deposits Approved: **\$4,000.00**  
Transaction Count: **4**  
Total Future Deposits Transaction Count: **1**

Merchant Support

Forms

Tip Cards

Conversion Plus Summary

Change Your Password

Information About You

Transaction Report

Log Off

## SAY *Yes* TO CHECKS<sup>®</sup>

### Transaction Report

2/5/2010 thru 2/5/2010

[VIEW BATCHOUT REPORT](#)

**Search Options**

Tran. Date Range: From:  To:

Amount:

Search By RefID:

Tran. Type:

Group Location:

Specific Location:

User:

## SAY *Yes* TO CHECKS<sup>®</sup>

### Conversion Plus Summary Activity

From May 1, 2009 To May 7, 2009

For Questions Concerning Your Account, Please Call (800) 552 - 1900

You are logged in as AutoNation Irvine, CA User .

Merchant Support

Ready For Deposit

Future Deposit Checks

Full Purchase Transactions

Pre-Approve COD

Update Or Complete A COD

Conversion Plus Summary

Change Your Password

Information About You

Manage Users

Log Off

Cars Collision #34  
1313 N. Lake Street  
Aurora, IL 60506

Period

Viewing By Transaction Date

- ▼ View Funded Checks By Transaction Date
- ▶ View Funded Checks By Funded Date
- ▶ View Pending Checks
- ▶ View Payments
- ▶ View Returned Items

Download: CSV

Date	RefID	Tran. Type
110	2926606	RFD
110	2926595	RFD
110	2926521	RFD

Totals for period from May 1, 2009 to May 7, 2009

	Items	Amount
Check Total:	-	-
Reverse Total:	-	-
Volume Billing Total:	-	-
Transaction Fee Total:	-	-
Transaction Settlement Total:	-	-
<b>Future Funding:</b>	<b>3</b>	<b>\$86.81</b>

VIEW PRINTABLE VERSION

Tran. Date	Deposit Date	Amount	RefID	Tran. Typ
2/5/2010	2/5/2010	\$30,572.94	2926606	RFD
2/5/2010	2/5/2010	\$2,000.00	2926595	RFD
2/5/2010	2/22/2010	\$31,460.61	2926601	FD
2/5/2010	2/5/2010	\$414.16	594313	RFD
2/5/2010	2/5/2010	\$450.00	594231	RFD
2/5/2010	2/22/2010	\$1,000.00	2926545	FD
2/5/2010	3/8/2010	\$3,000.00	2926545	FD
2/5/2010	2/5/2010	\$10,000.00	2926521	RFD

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Funded Checks By Transaction Date

No Data Exists For This Period.

Future Funding

Funding Date	Items	Check Total
▶ May 29, 2009	1	\$78.15
▶ May 14, 2009	1	\$7.55
▶ May 13, 2009	1	\$1.11

266616

ABC Nissan Dealership

Thelma MXXXXXX

000548518

Funded

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# Conclusion

- **Electronically processes checks including hold checks**
- **Eliminates bank runs**
- **Virtual deposit slip and 24/7 online reporting**
- **Eliminates return checks**
- **Eliminates bank fees**
- **Provides increased sales and less risk**
- **Consolidated banking**



**Remote Deposit Capture...**  
**Saving** you **time** and **money** so  
you can focus on your business.

**(888) 888-8799**

**[www.washingtonbancard.com](http://www.washingtonbancard.com)**

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