



# ACI Retail Commerce Server™ for Collections

- Reduces losses and operational inefficiencies due to returned checks
- Provides retailers with an end-to-end management solution that provides more control over the collection of returned checks
- Enables retailers to automate the customer reviewing of returned checks during the collection process

Most retailers are familiar with the reality of check collections: When checks are returned, the costly, time-consuming process of collecting funds begins. The good news is many of those returned checks can be collected with the help of

software packages designed to automate the collection process, thus saving retailers time and money. The key is to choose a flexible system that is easy to both implement and use.

## → ACI Retail Commerce Server™ 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 Collections is an automated check collection application designed to handle the entire lifecycle of a returned check – from the day it is returned and entered into the system to the day it is settled or written off. Retail Commerce Server transforms a labor-intensive activity into a simple, loss-reducing process.

### **Increase collection success**

Retail Commerce Server is adaptable to retailers' needs. Since customer demographics change from region to region, retailers decide how their Retail Commerce Server implementations should be configured to provide them with the greatest success in collecting funds for returned checks. Creating schedules for collection calling are easily maintained and changed. Furthermore, retailers determine which customers should receive dunning letters, the number of dunning letters to be sent and the frequency.

### **Monitor check-cashing procedures**

Retail Commerce Server protects retailers from returned-check losses by allowing retailers to monitor cashier check-cashing violations and manage collectors.

### **Reduce cost and increase collection rates**

Retail Commerce Server 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. This function eliminates the need to resubmit paper returned checks to financial institutions. The solution allows retailers to transmit automated clearing house (ACH) debit entries and electronically collect checks returned for non-sufficient funds (NSF).

### **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.

### **Protect system security**

Retail Commerce Server allows management to define which product functions a user or group is allowed to access. Groups responsible for entering returned check information and for collecting and entering payments are allowed to view and update only the information their jobs require.

### **The ACI advantage**

ACI Retail Commerce Server components form a comprehensive electronic payment and authorization system that facilitates a broad range of business applications, including automated clearing house (ACH), check, loyalty programs and refunds authorization; credit, debit and electronic benefits transfer (EBT) processing; phone card

activation; value card fulfillment, issuance and redemption; and loyalty card and program management.

Retail Commerce Server applications share a common, integrated database providing a single source to view store and customer activity, regardless of payment type.

### **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™ technology to enable platform independence; a browser-based, intuitive graphical user interface (GUI); and 24x7 availability.

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 a check reader for fast, accurate input of returned-check data
- Assigns collectors to a particular account
- Generates a tailored call schedule for each collector based upon the amount of the check, account age, dunning letters sent, date of last call, date of last payment or the outstanding balance of the account
- Records call results, reviews call history and enters dates for further action
- Manages multiple check-collection agencies and automatically transfers checks to an agency for further processing based on a profile of the check
- Complies with the operating rules of the Shared Check Authorization Network (SCAN) by creating a contribution file of new returned checks and checks paid in full
- Complies with NACHA RCK operating rules
- Offers configurable ACH creation options
- Tracks cashier check-cashing policy violations, such as failure to note the required forms of identification or override of negative status decline
- Tracks account-based or check-based collections
- Allows electronic re-presentation of returned checks when Retail Commerce Server's RCK module is added
- Lists checks and payments received; collector productivity; and aging, dunning, transfer and expense activity with summary and detail reports
- Allows retailers to record their unique business information with user-defined fields



### ACI Worldwide

Offices in principal cities throughout the world  
[www.aciworldwide.com](http://www.aciworldwide.com)

Americas +1 402 390 7600  
Asia Pacific +65 6334 4843  
Europe, Middle East, Africa +44 (0) 1923 816393

© Copyright ACI Worldwide 2010

All rights reserved. All product names are trademarks or registered trademarks of their respective companies. ACI and the ACI logo are trademarks or registered trademarks of ACI Worldwide or its subsidiaries in the United States, other countries or both.

AFL4453 12-10

### 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.