



Integrated Recovery[®], Inc.

“Keeping Business in Check”

Product/Service Information

Check Services

- Check collections program with the options of credit bureau reporting and legal action for difficult collections
- Back Office Conversion (equipment available for sale or lease)
- Integration of check conversion with most accounting programs
- Centralized Returns
- Point of Purchase (POP) and check verification
- Check guarantee program
- Online reporting allows merchants the ability to view deposits, returns (dishonored checks), and collection status

Credit Card Services

- Credit card processing (Discover card acquiring now available)
- PIN based transactions available
- Funding available within 24 hours
- Agent programs available for resellers (ISO's)
- Bank level services for credit card processing, remote capture, and collections
- Recurring credit card and ACH (EFT) transactions available
- Analysis of Interchange assessments and downgrades costs
- Guidance and informational material provided to merchants for reduction in transaction downgrades
- Special pricing for debit cards, supermarkets, utilities, government, and small ticket businesses (i.e. fast food, car wash, video rental, vending, etc.)
- Credit card terminals and virtual terminals for PC's available for sale or lease
- Online reporting allows merchants the ability to view monthly statements, interchange categories and downgrades, deposit reconciliation and charge-backs

Internet Services

- Web site shopping cart gateway interface
- Web site and shopping cart design and development

Other Services

- Lock Box Deposit
- Gift card program
- Working capital loans with no collateral or credit checks
- Equipment leases with guaranteed acceptance



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