



Automate Resubmitting ACH Payments Returned for Non-Sufficient Funds (NSF)

Your RTO Pro Software includes integration with a powerful yet simple-to-use solution for getting paid on ACH transactions denied due to “non-sufficient funds” (NSF)

This online solution costs you nothing, is quick and easy to activate, and best of all, it is highly effective at enabling you to get paid what you’ve earned.

Here’s how it works...

1. Call the toll free number listed below to speak with a Profituity sales representative.
2. Ask to activate the free NSF Representment feature available to RTO Pro Software users.
3. Confirm information used for processing ACH transactions.
4. Begin using the solution as soon as the next business day.

Often when an ACH payment is denied due to NSF, it is simply a matter of timing. Your customer intended for the funds to be in their account, but due to any number of reasons they just happened to not have a balance sufficient to cover their payment at the time the ACH transaction occurred. The Profituity Representment feature addresses this problem by automatically resubmitting any ACH payments that were denied due to NSF up to two additional times using Smart Dates™ technology. This approach ensures a higher and faster recovery rate and is far less disruptive to your business than having to deal with unsuccessful ACH payments.

With the Profituity Representment feature you’ll reduce or eliminate the need to pursue more aggressive collections efforts without overburdening your customers. Customers who do experience a denied ACH payment attempt will incur a NSF fee commensurate with state regulations. This fee is similar to the fee customarily applied to paper checks returned as NSF.

Benefits of this solution include:

- Integrates with your RTO Pro Software
- 100% Totally Free Solution
- 100% Totally Compliant Solution
- 100% of Recovered Face Amount Paid to You
- A portion of NSF Fees collected (call for details)
- Gain Faster Access to Your Funds
- Eliminate Time Spent Chasing Bad Checks
- 24/7 Online Access to Reporting
- Notification and Reimbursement Info Provided
- Track Status of Checks and Reimbursements

For more information and to activate your FREE account, please call Profituity toll-free:

888-436-5101, ext. 5424