

**Certegy Check Services &
Michigan Automobile Dealers Association**
Offering the choice of 3 innovative programs:



Enhanced Warranty PROGRAM HIGHLIGHTS

- Exclusive Michigan Automobile Dealers Association discount rate of .50% which includes full stop payment coverage for fraud, forgery, stolen and NSF checks for standard paper check acceptance
- \$25.00 monthly minimum
- No transaction fee or check minimum
- No set-up fee or installation charge
- No statement fee if using ACH billing, otherwise a \$10.00 monthly statement fee will be applied
- Voice surcharge of \$1.25 for customer-initiated calls
- Easy claim submission, up to 60 days from the date of the check
- Fast reimbursement, up to 7 business days from receipt by Certegy
- Flexible authorization limits for U.S. or Canadian checks, up to \$30,000 in U.S. funds
- Multiple ID's which include DL and MICR
- Use existing P.O.S. equipment or attractive lease/purchase options are available

SettleSmart PROGRAM HIGHLIGHTS

SettleSmart added to Certegy's Enhanced Warranty Services consolidates returned checks into a Certegy funded bank account resulting in reduced check handling fees, improved cash flow and the elimination of claims processing. Because all returned items are forwarded to a centralized bank managed by Certegy, no additional reconciliation is required after checks are deposited.

- Exclusive Michigan Automobile Dealers Association discount rate of .51%
- Bank direct settlement
- Reduced check handling

Elec Check PROGRAM HIGHLIGHTS

Certegy's electronic check conversion service streamlines the check approval and settlement process by removing the middleman and opportunities for error. Elec Check authorizes the transaction, transfers funds electronically from the point-of-sale to an Automated Clearing House (ACH) and forwards it to the bank for processing and settlement.

- Exclusive Michigan Automobile Dealers Association discount rate of .57% (subject to credit approval)
- \$.20 transaction fee for ACH processing
- No returned check fee
- No reconciliation required
- Settlement generally in 24 to 48 hours
- \$5,000 purchase limit (NACHA rule)
- Imageless - no special equipment required

** Note: This program applies to members not currently using Certegy Check Services. Existing customers may have their account reviewed for program eligibility.*