

GLOBAL

CHECK

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This is to inform all sales offices of upcoming changes to the ARC program effective Nov 1. It has become necessary to change the procedures and pricing due to how the program has been used. Initially it was set up for customers who did not have questionable credit. Hence the reason for the low rates. However, as you know it is being used for customers who can not even qualify for normal financing. In addition many store owners are not being trained properly on how to read the responses from the terminal and are failing to respond to our inquiries in a timely manner. To provide the level of service the stores want the following has been implemented.

1. When a store signs up they will get a confirmation call from us. This call will very briefly cover some important issues. Primarily to let them know to be watchful for faxes from us and to use the instruction card. The terminal responses and returns policy will be covered.
2. The use of the V code will be all but eliminated. It will only apply to situations where items are forced through.
3. The merchant will use the Customer ARC contract which is available on our web site. This is required. If the store wants this customized they will need to contact us directly.
4. We will give the stores more time to respond to retrievals and be more tolerant to the normal mistakes they make.
5. Higher return rates will be permitted.
6. There will be more communication. This will involve you too. In many cases we have seen equipment failures that resulted in unpaid claims that could have been avoided. We have put new technology in place to watch for this and you will notified when necessary to assist the store.
7. Charge backs after deposit will be all but eliminated.

The pricing structure will be adjusted as follows:

1. The current rate will increase by 3.7%
2. The monthly fee will increase to 10.00 Applies to all new contracts now and to merchants who have been on service for a year or longer.
3. The monthly minimum will increase to 15.00. Applies to all new contracts now and to merchants who have been on service for a year or longer.