

GLOBAL

CHECK

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This letter is to introduce new procedures and changes to the existing ARC program. The intent is to provide the level of service you desire. Many merchants expressed an opinion that the current program does not fit the needs of the stores using it. A few of those were the returns were too restrictive in so far as the claims procedures. Another was the issue of guaranteed items versus non-guaranteed items. The original intent of the program was to provide a finance option for customers who's credit rating was not in question. It appears it is primarily being used for customers who are not able to qualify for traditional financing. With that the risk is substantially higher. What we came up with is a simpler process and the near removal of V code items. In order to provide the desired level of service some changes were made to procedures and pricing. These are outlined below. These changes will go into affect Nov 1st.

#### PROCEDURE CHANGES.

1. We will be communicating with you more. With each document you send you will receive a confirmation fax in return. The return fax will confirm receipt of what you sent along with any items needing correction.
2. The Customer ARC Contract will be required. This form can be retrieved directly from [www.globalcheck.com](http://www.globalcheck.com) under the Merchant section. If you would like it to contain your company logo please contact us directly and we will arrange that for you. This form will need to be sent to us when we contact you about a claim.
3. More time will be given for you to respond to requests for information.
4. Higher return rates will be allowed prior to it affecting the guaranteed status of your claims.
5. Unless a check is forced through there will no longer be V codes attached to a transaction.
6. A new instruction card is available. This can be downloaded from [www.globalcheck.com](http://www.globalcheck.com). Please refer to this for important information concerning procedures to be followed.

#### PRICING CHANGES.

1. The current rate will increase by 3.7% This is to cover the cost of providing the level of service desired.
2. The monthly fee will increase \$5.00 for those merchants who have been on service over a year.
3. The monthly minimum will increase \$5.00 for those merchants who have been on service over a year.