

## **T-CHEK & TIA Express Cash / Rebate Program**

**Profile** - All TIA members

**Credit Check** – TIA members will need to go through T-Chek credit check process for approval. During this process credit limits, security, prepay options and payment terms will be determined by T-Chek based on the TIA member's credit needs and financial stability.

**All T-Chek Participating locations (6,000+)** – Transaction can occur at all T-Chek sites including T/A, Flying J, Petro, Pilot, Loves, AMBEST, Wilco, maintenance facilities, lumber services, banks, etc. Sites are available in the United States and Canada; the largest network of cashing locations in the industry.

**T-Chek Integrations** – T-Chek will work directly with interested TIA members to establish a T-Chek account to issue express codes. The express codes will allow TIA members to issue drivers funds down to the exact penny. T-Chek provides a daily report / data feed detailing the previous day's express transactions. TIA members can generate precise dollar amount codes using paper authorization forms, electronic codes downloaded to their internal system(s) or point-and-click Internet applications at [www.tchek.com](http://www.tchek.com).

**T-Chek Process** – TIA member needs to complete a TIA / T-Chek application. T-Chek determines with TIA member their credit needs. Once approved, T-Chek establishes a T-Chek account for the TIA member and sends the company T-Chek supplies, instructions and express codes. Once the TIA member company has received their supplies they can begin issuing T-Chek express codes. The account set up processing time is 7-10 days from the time the TIA / T-Chek application is received. All accounts that are sold through the TIA / T-Chek program will be tagged with a TIA conglomerate number allowing T-Chek to track all transactions made by TIA members.

When TIA members issue T-Chek express codes those transactions are tallied for TIA's rebate, as well as captured for TIA member company weekly billing / account purposes.

**Scenario:** A Carrier calls the TIA member and requests an advance on a current in-transit load. The TIA member issues to the carrier a T-Chek express code for the exact amount of money that was agreed upon by them and the carrier. The Carrier can cash the T-Chek express code at a truck stop, bank, lumber service, maintenance facility, etc. The cashing site calls T-Chek for verification on the express code and once approved gives the cash to the driver. The TIA member deducts the advance amount issued to the Carrier from the Carriers gross pay at completion of the load.

TIA member is charged per T-Chek express cashing at the TIA member rate. They have the choice to pass this per cashing charge on to the Carrier or pay for it themselves. T-Chek will also accommodate TIA members that want to increase the fee above the TIA member fee for their reporting and deductions. T-Chek will rebate back to the TIA member monthly the difference.