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HOW IS NEW WORLD?

NoteWorld News

NoteWorld Adhering to FTC Regulation

October 20, 2010: Linda Remsberg
NoteWorld has spent the last three months re
Federal Trade Commission's new regulations r
After careful consideration it is New World's
for new consumers in debt relief. Ppriov garcaym B wh
debt relief services have been provided. Heo d li ad s d
to NoteWorld's promise to rigorously comply
protection.

Effective October 27, 2010, we w     here to c
accepting new accounts from programs which c
settlement. Our servicing of payments for a c

LINKS

Who Is Note

Company H

Licensing

State Dis

Company C

Collatera

Membersh

New World's

Ppriov garcaym B wh

Heo d li ad s d

Network Wit

2 0 1 0 , w i l l n o t b e a f f e c t e d .

A s a m o n e y t r a n s m i t t e r N o t e W o r l d w i l l g l a d l y
p r o d u c t s a n d s e r v i c e s w h i l e p r o v i d i n g t h e s a

N o t e W o r l d b e l i e v e s t h a t a d h e r i n g t o t h e a d v a
y o u r c o m p a n y ' s s e r v i c e s t o m i l l i o n s m o r e c o n
b u s i n e s s g o i n g f o r w a r d .

W e i n v i t e y o u t o j o i n N o t e W o r l d ' s V I P C l u b w
a d d i t i o n a l c h a r g e , t o q u a r t e r l y u p d a t e s o n N
d e m a n d , N o t e W o r l d ' s M a r k e t R e s e a r c h N o t e s o
d i a g n o s t i c r e p o r t o n y o u r c o n s u m e r p o r t f o l i o

N o t e W o r l d i s h e r e t o s u p p o r t y o u a n d y o u r c o
c o m p l i a n c e w i t h t h e F T C r e g u l a t i o n s , w e w i l l

O c t o b e r 8 , 2 0 1 0 : : L i n d a R e m s b e r g

I n t o d a y ' s b u s i n e s s w o r l d , h a v i n g a c c e s s t o t
m a k e o r b r e a k y o u r b u s i n e s s . H a v i n g o l d i n f o
s e t t l e m e n t s a s q u i c k l y f o r y o u r c l i e n t s , c a u s
r e v e n u e . N o t e W o r l d ' s i n d u s t r y - l e a d i n g t e c h n o
p r o v i d i n g y o u w i t h r e a l - t i m e i n f o r m a t i o n a n d
a c c o u n t s a n d r a i s e y o u r b o t t o m l i n e .

W i t h t h i s i n m i n d , l o o k f o r w a r d t o o u r u p c o m i

version 7.0 (NSS 7.0) in November! This cutt
NoteWorld brings to your company by providin
your clients to utilize. Because we own and
adjust quickly to the ever-changing needs of
your business model around our software; we
business plan.

What it comes down to is choice. With NoteWo
your information, what it looks like and how
we're the best; we prove it with innovative s
developments as we continue to produce the n

NoteWorld is here to support you and help yo
in the debt settlement market. These communi
you better understand NoteWorld's responsibi
Continue to look for more information about
innovation NoteWorld will be providing.

October 1, 2010 :: Linda Remsberg

Many of our clients are going through change
regulation that applies to their business. Wi
remains true and certain: NoteWorld is commi
provide the protection needed to sustain and
regulatory and market changes.

We provide a payment processing solution that
ourselves accountable to regulations and have
we have systems and processes that help fac
performance compliance, positive settlement
flexibility in facilitating FTC exemptions, a
highly qualified in-house legal counsel who t

James B. Pizl, J.D., CPA Danielle Kiersztyn, J.D.
SVP, Chief Financial Officer General Counsel

Kate Graham, J.D. Melissa Zaine, J.D.
Associate General Counsel In-house Counsel

S e p t e m b e r 2 1 , 2 0 1 0 : : C h r i s P e f l e y

Information! Isn't it a pain to find more information?
At NoteWorld, we know our clients' information and
information that can be improved. We made it a top
priority to improve information.

1. We are moving our debt settlement clients to
"API". Our API clients receive their process
and in real time while meeting all security
2. On August 1, 2010 along with our new NoteW
Reports, which provides up-to-the-minute in

graphs that analyzes the data for our clients better and faster!

The reports provide data such as bank return means that as soon as we receive bank information clients will see the change reflected in our data that is available via FTP. For clients who refresh via FTP reports, they should consider reporting.

Along with the reports themselves, we've provided single reports via SRS subscriptions on the mail delivery can be scheduled for predetermined data will be received from NoteWorld without NoteWorldReporter.com. Our clients should look coming months that will make these subscription

These new products will keep our clients in touch with decision-making that retains their customer cash flow!

For questions on these tools or if you are ready to contact our sales or support team, call us at (888) 523-8181. NoteWorld is here to continue to serve the demand that exists in the

S e p t e m b e r 1 7 , 2 0 1 0 : : L i n d a R e m s b e r g

In the wake of the FTC's Final Rule to Protect
be wondering how NoteWorld understands its r
under the Rules. I can assure you that now, I
will prove invaluable in the upcoming months

First and foremost, NoteWorld applauds the F
value of using a separate and dedicated bank
has always offered.

This statement evidences strong support by t
settlement industry and affirms that we meet
Final Rule.

The FTC's Final Rule requires that, in order
requirements must be met. NoteWorld is, and
these provisions, as follows:

1. **T h e d e d i c a t e d a c c o u n t i s m a i n t a i n e d a t a n**
NoteWorld has been in the trust account mar
business for over 30 years and carries bond

always been operating in full compliance with
of consumers through a Trust Account that is
being held by NoteWorld for each of your client
NoteWorld meets and exceeds the FTC's require-

2. **The consumer owns the funds (including any**
NoteWorld has always treated funds held in
owned by consumers, because they are. How can we
consumer be able to readily access NoteWorld
account. To this end, our in-house call center
that guarantee quick response, accuracy and

3. **The consumer can withdraw the funds at any**
Of course they can! Our customers have always
funds held in trust. Now we also provide real-time
to date information on changes to the account
while giving you the information you need to

4. **The provider does not own or control or have**
company administering the account.

Never has, never will! NoteWorld is committed
consumers and business associates. We do not
gains. Instead, we have made substantial invest-
to ensure that we are financially strong and
serve pass on our success and if we are not serving that
and associations will not put their reputations
NoteWorld, its owners, members, officers and
interest in any debt settlement service, nor
owners, members, officers, directors or employees
NoteWorld.

5. The provider does not exchange any referral administering the account.

No referral fees are ever exchanged between associates. Further we have standard, public objective is that there never be confusion

September 10, 2010 :: Chris Pefley

Note World research suggests that consumers have a shorter average account life than consumer lead to a negative credit score. We can help debt settlement companies' customers to achieve their financial goals while helping

Note World has adopted a two-pronged approach

1. Preventing NSF

We inform consumers in advance before any NSF fees by affording them time to correct

2. Responding to Rejected Debit

Effective immediately, if the consumer's debit account due to closure, invalid information debt settlement company (DSC) by email, request will change to Hold for Return but will not

view debits. At the same time, at our own expense, we are reaching out to our consumers via U.S. Mail in an attempt to obtain this information as quickly as possible. If we receive this information, we will update the consumer's bank account information from them directly. Only if new information is received within 10 calendar days of the next scheduled

NoteWorld is committed to protecting consumer account status and providing the visibility and

Tacoma, WA, August 3, 2010 — NoteWorld Service's seller finance accounts and debt settlement customers' money is safe by holding their funds with the Federal Deposit Insurance Corporation, a company where their money is protected, secure and accessible. NoteWorld, every customer controls where and

In the commentary to the new Rules released by the Trade Commission (FTC) recognized the importance

Note World, play in helping Debt Settlement C
de N to st.e World has been handling consumer fund
a c c o u n t m a n a g e m e n t a n d t r a n s a c t i o n p r o c e s s i
f o r o v A r s 3s Q u c y h e , a N s o . t e W o r l d a l r e a d y i s i n f u l l c
t h a t a l l o w c u s t o m e r s t o p l a c e f u n d s i n a n a c c
p a y m e n t s t o c r e d i t o r s i n c o n n e c t i o n w i t h d e b

A s a c o m p a n y t h a t i s f o c u s e d o n c u s t o m e r s e r
c u s t o m e r s t h e b e s t t o o l s a n d s a f e s t o p t i o n s
d e b t W i f t r h e e a . t r u s t a c c o u n t , t h e m o n e y t h a t c u s t
E a c h c u s t o m e r ' s f u n d s a r e s e p a r a t e l y i n s u r e d
f u n d s i s p r o c e s s e d a t a n y t i m e w i t h o u t a c o n
f r o m , t h e e c D S C o m m e r i c h t h e c u s t o m e r h a s h i r e d
n o r i g h t s t o t h e c u s t o m e r ' s m o n e y a n d a t n o
f u n d s , o t h e r t h a n a s s e t f o r t h i n t h e c o n t r a c
c u s t o m e r a t a n y t i m e w i s h e s t o w i t h d r a w t h e i r
t h e y h a v e t h e s o l e r i g h t t o d o s o , n o q u e s t i o
t h e c u s t o m e r w i t h i n 7 2 h o u r s a t n o c o s t , w i t h
f e e s .

A s a t h i r d - p a r t y p a y m e n t s e r v i c e r , N o t e W o r l d
w r i t t e A c a s t o a n c e t r s . w h o c h o o s e s t o u s e N o t e W o r l d
d e p o s i t m o n e y i n t o a s a f e a n d s e c u r e t r u s t a
N o t e W o r l d w i l l d i s b u r s e t o a c r e d i t o r a t t h e
n e g o t i a t e a r e d u c t i o n i n d e b t f o r c u s t o m e r s a
s e t t l e m e n t c o m p a n y .

S i n c e i t w a s f i r s t e s t a b l i s h e d o v e r 3 0 y e a r s
c u s t o m e r s ' f u n d s i n a t r u s t a c c o u n t w i t h t h e

their customers' funds, each customer's funds are deposited, meets the requirements funds up to this maximum amount is a non-trust account at one of the nation's largest completely segregated divisions. NoteWorld holds no financial stake in its bank making both the bank and the DSCs.

NoteWorld's commitment to safe and secure handling for rigorous and frequent audits of procedures, business practices and overall of its obligation to maintain clear and accurate takes this responsibility very seriously. To NoteWorld completes a day-end balancing procedure information entered in the NoteWorld customer NoteWorld also conducts a bank reconciliation information in the NoteWorld customer database by the bank.

Further supporting the strength of the company customers' funds, NoteWorld is proud to be of status of being licensed NoteWorld has been registered with FinCEN as a Money Service implemented an Anti-Money Laundering program every new account and, for all accounts, at new hires, annual refresher training for all its AML Program is compliant with federal and

registered to do business in all 50 states and
NoteWorld submits to a financial audit and a
conducted by an independent certified public

About NoteWorld

In business for over 30 years, NoteWorld Serv
payments. A privately owned company specializ
is committed to providing safe, accurate and
achieve financial goals. One of only 19 compa
transmitter in more than 33 states, NoteWorld
and rigorous audits, proprietary technology an
above its competitors.

Client funds insured by:    

Our Services

What We Do	Private Loan & Lease Payments	Debt Settlement Payments	Who Is Note
Trust Account Management Payment Services Our Process Our Technology	Other Types & Fees Servicing	Advertised Investor Services Sign Up for	Company History Reducing Debt Settlement Company Memberships Questions Company Holiday
Tools & Tips			
Glossary of Calculators			

