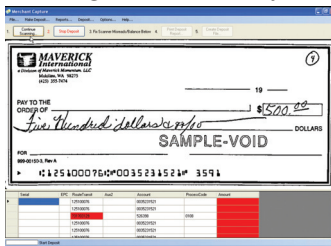


# Check clearing for the 21<sup>st</sup> century



## What is Check 21?

- The Check 21 Act, which is also known as the Check Clearing for the 21st Century Act, was signed into law in October 2003 and went into effect in October 2004. The law is intended to encourage the use of technology to process and clear checks instead of moving and processing them manually.



- As add-on options users can automate remittance processing or implement data mining for semi-structured data extraction from the check which may include payee, address, drivers license number, SSN as well as anything in the top left corner of the check image. CAR/LAR (Courtesy amount recognition/legal amount recognition) is also available at an additional charge.



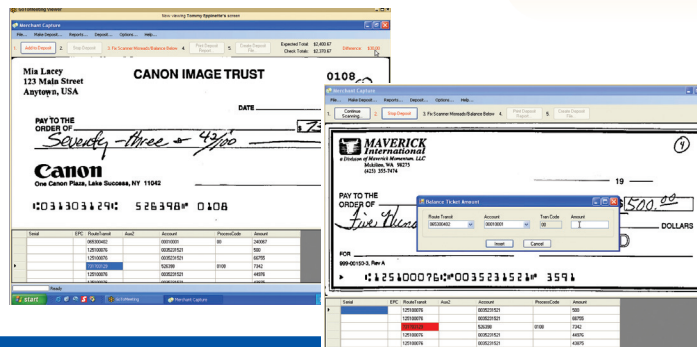
## Introduction:

- Check21 meets the needs of merchant accounts as well as banks, credit unions, thrifts wishing to optimize their check processing which complies with the mandates set for Check21 by the Federal Reserve.
- This solution offers not only the interface for scanning, endorsing and generating X9B TIFF documents, but it also integrates seamlessly with SmartSearch.
- Check 21 is sold in two packages, **Merchant Capture**: either a simple merchant deposit capture called *Deposit Express* or a robust Check21 solution called *C21 Express*, that can be used by merchants (i.e. commercial accounts) or by agents of the Federal Reserve (i.e. Banks, credit unions).



## Deposit Express:

- With the adoption of Check21 by banks, more and more commercial customers are seeing the value in reducing float and check imaging.
- The Deposit Express solution provides a simple packaged scan interface with the most common check scanners as well as drivers from Silver Bullets Ranger API's. Included in the solution is a built-in x9.37 ICL creator, FTPS transmission utility, batch total balancing, automated quality assurance, virtual deposit ticket creation and query lookup feature.
- This solution is designed for merchant accounts only and is a reduced functionality solution to its bigger brother C21 Express.



## KEY FEATURES:

- Incoming Image Cash Letters (ICL) Return Item ICL
- FedForward FedReturn & FedReceipt transmission
- Image Archive and Research
- Return & Endorsement History
- SQL Server Database
- Check 21 Compliant ICL
- Remittance Support
- Remote Branch and Customer Capture
- On-line Balancing
- CAR/LAR Amount Recognition
- Wide Range Sorter Support
- Data Mining for Unstructured Check Image Data

## KEY POINTS:

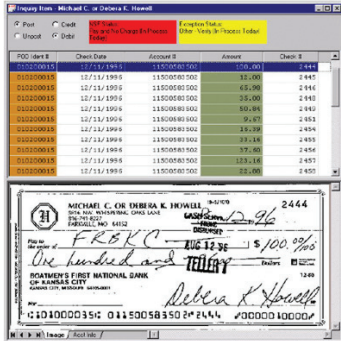
- Streamline and control cash Integrate processing into cash management software
- Reduce float, get interest on monies quicker
- Reduce trips to bank
- Reduce need for encoders, manual balancing
- Eliminate Transportation and Courier Expense
- 99%+ Funds Availability for Cash Letters
- Accept Customer Deposits Electronically
- Expand Customer Base Nationwide
- Eliminate MICR Encoding and Proof Machines



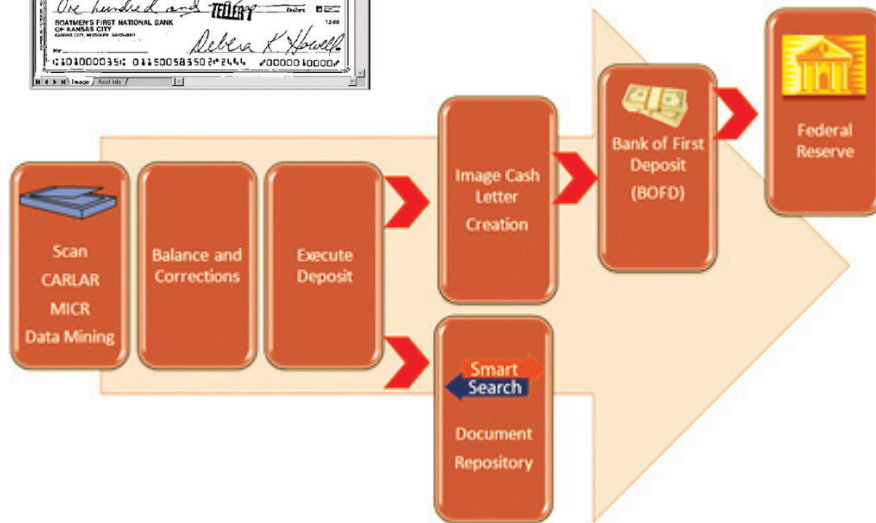
Archdiocese, Banks, Brokerage, Credit Unions, Factoring Companies, Financial Services, Hospitals and Healthcare Facilities, Insurance, Manufacturing, Municipalities-Tax Assessor, Non-Profit Associations, Property Management, Retail, Thrifts or Savings Banks, Utilities, 3rd Party Healthcare Billing

## Merchant, Branch or Teller Capture C21 Express:

- C21Express is a one-of-a-kind product designed to bring the benefits of Check 21 to credit unions and banks not needing the complexity of image statement processing.



- The C21 solution bundle has built-in x9.37, FTPS transmission, FedForward, FedReceipt, FedReturn, ICL Merge and reporting capabilities. C21Express is a simple, easy-to-use solution which processes incoming image cash letters and allows institutions to create return item image cash letters. Using a combination of database technologies and file formats, C21Express can be scaled to meet the needs of nearly any financial institution.



## RECOMMENDED HARDWARE SPECS

### MERCHANT DEPOSIT

Windows XP or 2000 Professional

Pentium 4 2.8GHz Processor

1GB Memory

(2) 160GB Hard Drives

(2) 40GB Hard Drives

(optional for backup)

32MB Video Card

48X CD ROM

On Board 10/100 Network Card

### SMALL BANK IMAGE SERVER

Core 2 Duo 2.6 GHZ

2 GB RAM

2 - 500GB SATA Drives

On Board NIC

Integrated Video

52X CD Reader Writer

Windows Server 2003

SQL Server 2005 Standard

NO RAID TOWER required

## DEPOSIT EXPRESS CHECK SCANNERS SUPPORTED

Canon, CR-25, CR-55, CR-180,  
Digital Check (Kodak),  
Tellerscan (TS) 100, 220E, 215,  
Chexpress 30, RDM EC 7000

## C21 EXPRESS CHECK SCANNERS SUPPORTED

Canon, CR-25, CR-55, CR-180,  
Digital Check (Kodak),  
Tellerscan (TS)100, 220E, 215, BankTec,  
NCR, Panini, BUIC

## HOST INTEGRATION

Jack Henry

Summit

Cardinal

Phoenix

Precision

Alton

BnK

Beaugard

CapitalCity

Church point

CSB Waco

DataPro

Fiserv

FNB Junction City

Holton

Horizon

INBOcala

Iberia

Investors

ITI

McClusky

Metavante

Modern banking

Kansas Credit Assoc.

Kirchman

LaJunta

MACC

Marion County

Savings

Metarie

Mid Atlantic

Mobile County

New Asia

Park State

Peoples Bank

Rankin County

Revenna

Sabine

SCBTampa

Sparah Sunset

State Wide

Union

Uniontown

Willards



Square9

Softworks

129 Church Street ■ New Haven, Connecticut 06510