

FOR IMMEDIATE RELEASE**Software Earnings Announces Remote Cashletter Capture
for High Check-Volume Commercial Accounts**

Memphis, Tenn., Jan. 16, 2008 - Software Earnings, a leading developer of check and image processing technologies and services for the financial industry, announced a stand-alone remote cashletter capture system for high-volume commercial accounts desiring to electronically deposit checks in their banks.

Some large-volume customers have historically pre-encoded their checks prior to delivering them to one or more banks for deposit. While this strategy may lower bank processing fees, it substantially adds to the labor and transportation costs associated with essentially running a proof department within a commercial enterprise. Pre-encoding may also reduce same-day availability for selected items based on cut-off times.

“Software Earnings has used its extensive experience in remote capture applications and image processing technology to develop Remote Cashletter Capture or RCC,” said Trent Fleming, senior vice president, Strategic Market Development. “Built on proven technology currently implemented in some of the nation’s largest financial institutions, RCC enables commercial customers to capture checks without pre-encoding, create electronic cash letters in an X9.37 or other industry standard format and securely transmit them to the bank or banks of their choice.”

RCC provides the in-house ability to capture Magnetic Ink Character Recognition (MICR) data and check images, avoiding traditional proof encoding steps by automatically encoding amount fields. Check images are used to repair the small percentage of items that resist auto encoding. The resulting balanced cashletter file is converted to an X9.37 or other industry standard format in preparation for transmission. Intelligence in the software allows customers to direct check deposits to banks where they will get the best availability and lowest processing fees – something that is difficult to do in a paper check environment.

Remote Cashletter Capture will greatly improve internal operational and cost efficiencies for large corporate depositors, as compared to a traditional proof and encode environment. Additionally, enhanced funds availability may be possible through the timing of electronic deposits. Overall, the electronic nature of the RCC process will provide improved productivity, reduced costs, and greatly enhanced research of exceptions due to the ability to store and retrieve images of checks on-line.

In addition to the option of providing electronic check images directly to the bank, a business might also choose to convert selected items to ACH transactions, using either ARC or BOC ACH processing, depending on the source of the items. Items received through the mail and via drop boxes would be candidates for ARC, while the BOC process would be available for items received over the counter in a retail environment. For items that are eligible, ACH often offers reduced per item costs and faster funds availability. Additional options are also available for representation of returned items via ACH.

“As companies look to increase efficiencies and maximize profits, they will look for more efficient ways of providing the traditional back-office services such as encoding,” continued Fleming. “RCC enables financial institutions with a highly justifiable business case for affording both customers and the bank itself significant savings and increased service quality.”

About Software Earnings

Software Earnings, founded in 1988, is a software and services company serving the check and image processing industry by providing their clients with quality applications, software enhancements, implementation services and education and training for today's image processing environments. Software Earnings is headquartered in Memphis, Tenn. with a regional office in Charlotte, N.C.

For more information, please visit www.SoftwareEarnings.com.