
PRESS RELEASE



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Software Earnings' Proven Image Exchange System Replaces Legacy Systems

Payments Distribution Manager works to save operational expenses

MEMPHIS, Tenn. (December 9, 2010) — Software Earnings introduces Payments Distribution Manager (PDM), an image exchange system that provides an efficient, cost-effective way for processing centers to consolidate and distribute image-based payments. PDM is a replacement to banks' expensive legacy enterprise distribution systems, reducing operational expenses and improving efficiency. The system is engineered for the future, allowing banks to stay on the forefront of payments processing technology and facilitating a bridge to payments convergence.

Payments Distribution Manager is a fully automated solution that incorporates Image Cash Letter and Settlement functions. PDM is designed to improve productivity for payments distribution operations while reducing dependency on banks' expensive legacy distribution systems. The solution can integrate onto any legacy system, facilitating image exchange and cash letter consolidation. PDM runs 24/7 using programmable functionality, without operator intervention. Functions of PDM include simplified endpoint assignments, optimal and consolidated clearing outputs, and the settlement of ingoing and outgoing extraction capabilities for on-us and transit items.

PDM is a key component of Software Earnings' Payments Navigator. Payments Navigator is an end-to-end payments processing system that replaces expensive-to-maintain legacy systems such as IBM's Payments Director and CPCS, VECTOR: Image Exchange, or VIEX (legacy image exchange system), and SuperMICR, allowing a significant reduction in expenses. Legacy check systems maintenance is costly, time-consuming, and generally requires a technical support staff. Payments Navigator is a scalable, server-based solution, reducing banks' maintenance costs by eliminating costly legacy check system upgrades, mainframe "click charges," and third-party vendor fees.

"PDM is all about saving money and improving processes. It's the most robust yet flexible image exchange system available in the market today. We've designed a better cash letter, settlement, and distribution system, giving banks an alternative to CPCS and other legacy systems. We can demonstrate the true value of our solution with our parallel testing workflow," said Larry Thornton, president and CEO of Software Earnings.

Software Earnings offers banks a complimentary parallel workflow test, which provides banks with a consultative analysis to prove PDM's value to their enterprise. PDM is a production-proven solution, processing millions of items per day. Banks can contact Software Earnings at 901-756-4555 to learn more about this offer.

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About Software Earnings

Software Earnings, Inc. (SEI) specializes in providing financial institutions with leading-edge payments processing and document management solutions. SEI's Payments Navigator provides consulting, applications, and installation resources to create a complete image exchange solution. SEI solutions are designed to take banks to an optimum level of performance, efficiency and expense reduction. For over 22 years, Software Earnings' innovative technologies have met the needs of the banking industry, impacting over 25 million items daily. For more information, visit www.SoftwareEarnings.com.

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