

---

# PRESS RELEASE

---



Contact Corporate  
Communications at  
Software Earnings

Marketing@SoftwareEarnings.com  
office | 901-756-4555  
Memphis, Tenn.  
www.SoftwareEarnings.com

## Bank of Stockton Tackles Data Flow Monitoring and Management with Software Earnings' OnTrac

**Memphis, Tenn., July 29, 2008** - Software Earnings, a leading developer of check and image processing technologies and services for the financial industry, announced that Stockton, Calif.- based Bank of Stockton (\$1.9 billion in assets) has expanded its use of Software Earnings' products with the purchase of OnTrac. The image file exchange technology provides a Web-based, centralized interface for monitoring and managing a bank's electronic data capture and exchange traffic.

According to bank officials, as image exchange volume grew, managing the files was becoming increasingly difficult. The process was requiring more sophisticated resources from both a personnel and technology development standpoint, which became time and cost prohibitive. By implementing OnTrac, the bank will automate image file exchange, mitigating the risk of file mismanagement as well as saving both time and money.

"It is vitally important from an operational and risk management standpoint that we be able to monitor and manage increasing image exchange volumes - traditional, paper-based control procedures simply are not sufficient," said Michael Savelli, chief administrative officer of Bank of Stockton. "Our expectations are very high for Software Earnings and OnTrac. After a successful image environment implementation, we anticipate broadening the use of the tool to encompass workflow and overall file management."

OnTrac provides real-time tracking, reporting and routing of electronic files, notifying bank personnel of exceptions. The file monitoring application ensures that all expected and scheduled file transfers are both executed and processed appropriately based on a bank's pre-defined parameters. Files that are ideal candidates for OnTrac monitoring and management, include but are not limited to corporate remote deposits, branch capture and Fed electronic check presentment (ECP) files.

"As image exchange volume grows, and banks deploy electronic processing technology, new methods are required for monitoring and controlling critical electronic data flow," said Trent Fleming, senior vice president, Strategic Market Development for Software Earnings. "Banks cannot afford to mismanage files. OnTrac can be configured to manage virtually any data flow scenario and handle a wide variety of file types."

### **About Bank of Stockton**

Recognized as one of the nation's leading independent community banks, as well as the largest community bank in San Joaquin County, (CA), this 141-year old community bank is known for its tradition of strength and

---

# PRESS RELEASE

---



**Contact Corporate  
Communications at  
Software Earnings**

Marketing@SoftwareEarnings.com  
office | 901-756-4555  
Memphis, Tenn.  
www.SoftwareEarnings.com

safety, in addition to being on the forefront of banking technologies. The bank has 16 branches in contiguous market areas, spanning 5 counties. With assets of more than \$1.9 billion, the bank's offerings are robust enough for any customer, while still maintaining a high level of personal service. For more information about the Bank of Stockton's products and services, visit <http://www.bankofstockton.com>.

## **About Software Earnings**

Software Earnings is the leading provider of payments and image processing solutions for financial institutions. Since 1988, the company's innovative solutions have provided their clients quality software applications and enhancements; implementation services; training and education; and business and consulting analysis. Software Earnings is headquartered in Memphis, Tenn. with a development office in Charlotte, N.C. For more information, please visit [www.SoftwareEarnings.com](http://www.SoftwareEarnings.com).

###