

BACK COUNTER - BRANCH CAPTURE

IMPROVE OPERATIONAL EFFICIENCY

Since 2003, Software Earnings has been providing banks with an everexpanding suite of remote deposit capture solutions. Products include: RDC for Merchants and Corporations, Back Counter-Branch Capture, Remote Correspondent Capture, Remote Remittance Capture, Remote Cash Letter Exchange, and FFIEC Remote Deposit Capture Reporting.

ENHANCE EFFICIENCY

Banks are looking for ways to enhance improve efficiency in check operations to control the per-item processing costs caused by the decline in U.S. check volumes. Back Counter - Branch Capture is a simple to use remote deposit capture solution for banks and their branches. Branch personnel scan checks, capturing image and MICR data for transmission to the central check center for processing. This reduces courier expense, expands cut-off windows, and eliminates the need to proof-encode the items, further reducing costs and getting the checks into the item processing workflow faster.

SIMPLE AND EFFICIENT

Back Counter - Branch Capture software installs on Windows® operating system PCs and works with low-volume scanners. We provide additional online training seminars, and 24/7 customer support. Implementation has no negative impact on existing operations and training is provided to bank personal.

Software Earnings' RDC solution include GUI interfaces for both the customer and bank along with multiple layers of administration controls, balancing details, and scanning options.

BENEFITS

- Reduces courier expense and eliminates proof-encoding
- Extends cut-off windows and improves overall efficiency
- Processes using existing downstream systems and procedures
- Improves overall efficiency

A SYSTEM FOR GROWTH

Expanding the platform allows banks to also exchange cash letters (CL) with exchange partners, receive remote deposits from merchants and corporations, CLs from correspondent banks, and input from lockbox/remittance documents.



Features	
Production Proven	<ul style="list-style-type: none"> • In production since 2003 • Currently processing over a billion dollars a day in transactions • Over 5000 capture location implemented at both regional and community banks • Scalable • Scan and Go model available for direct send image and codeline to processing center
Easy-to-Use	<ul style="list-style-type: none"> • Takes less than a day to learn the functionality • Windows® operating system application that with a step-by-step process • System uses a low-volume scanner and takes only a minimum of desktop space • Both long and short style checks may be used, deposit slips are optional
Deposit Process	<ul style="list-style-type: none"> • Scanned checks and the system creates an electronic file for transmission to the bank's back office operations • Allows branches to transmit throughout the day to spread the scanning volume while allowing check processing areas to earlier receipt • Transit items can be sent out the same day, resulting in better availability • Eliminate proof encoding the items • Certified X9. files for input or output
Security	<ul style="list-style-type: none"> • Security features built into the system will pass audit requirements • Branches keep their checks for proper handling procedures • Notification of the deposit status immediately after processing site receives the deposit and possible problem resolution • Control center displays any deposit containing errors

