



PAYMENTS NAVIGATOR

MAXIMUM RETURN ON OUR CUSTOMERS' INVESTMENTS

Payments Navigator as a replacement for traditional legacy check processing systems. The core logic of traditional mainframe check processing systems was based on the physical logistics required to process and transport paper items from end-to-end in the clearing cycle. In 2004, the Check 21 Act enabled the truncation of most paper checks, legally permitting their replacement with virtual electronic images. Software Earnings, already a leader in image-based item processing, immediately began refining their server-based platforms to produce a complete electronic payments processing solution.

COMPLETE, END-TO-END PAYMENTS PROCESSING

Since 1988, Software Earnings has delivered reliable, high-performance payments technology. Payments Navigator is our complete, end-to-end payments processing suite. Payments Navigator provides capture, data analysis and verification, and distribution solutions to meet bank's payments processing needs. Payments Navigator includes three modular components:

Payments Processing Manager (PPM), Payments Distribution Manager (PDM), and OnTrac.

PAYMENTS PROCESSING MANAGER (PPM)

PPM is designed as the ingestion and capture point for payment transactions. PPM's enhanced processing hub and spoke model allows financial institutions to structure a more efficient enterprise-wide check processing strategy. The spokes provide flexible options for remotely captured items that will reduce physical facilities, hardware expenses, and staffing. PPM provides transport image capture; ingests as well as provides remote capture items, provides data perfection; and provides balancing and auto-balancing.

PAYMENTS DISTRIBUTION MANAGER (PDM)

PDM is engineered for improving processes while saving expenses. A flexible yet robust image exchange system, PDM includes payments consolidation, cash letter, settlement, and distribution systems. PDM performs endpoint decisioning, cash letter creation, cash letter consolidation, distribution, settlement, payments conversion, and extracts for commonly produced legacy products. Payment information for reference or further processing downstream is stored in the Payments Warehouse.

ONTRAC

OnTrac is a web-based dashboard used for centralized control and tracking. OnTrac monitors and tracks the progress of each file and /or unit of work processed through Payments Navigator or the bank's legacy systems. OnTrac communicates with key systems to track, monitor, and report the high-level progress of all units of work and items processed throughout the day. OnTrac provides a range of drill-down features for detailed examination of groups and data in the workflow.

Features

Browser-based	<ul style="list-style-type: none"> • Dashboard with visual workflow status • Drill down menus with connectivity to item details • Sort and filter menus
Application Features	<ul style="list-style-type: none"> • Multiple user accessibility • Management user administration security features • Domestic, international, and local calendar support • Data retention and monitoring history • Horizontally and vertically scalable
Notification Features	<ul style="list-style-type: none"> • Automatically generates custom e-mail and text messages • Includes expandable message history or multiple messages • Alerts late, in-process, error, unexpected, or completed status • Flags duplicate files to provide for decisioning
Manage Routes	<ul style="list-style-type: none"> • Automatically identifies and directs electronic files • Establishes rules and waypoints to workflow steps • Establishes schedules for inbound and outbound work • Allows route selection for unexpected files • Tracks expected, unexpected and current status files
Reports	<ul style="list-style-type: none"> • Reports for scheduled variances and errors • Ranks performance relative to schedules and SLAs • Provides open statistics database architecture for custom report tool integration
Supports	<ul style="list-style-type: none"> • JBOSS, Websphere, and WebLogic application servers • LDAP/Active Directory, Tivoli Security authentication • SVPCO DTA and SVPCO Gateway support • Waypoint tracking for file routing outside of CPCS/iCPCS • Linkin for First Touch iCapture's Remote Deposit Capture support • Payments Processing Manager (PPM) event monitoring • Payments Distribution Manager (PDM) outbound sends