

REMOTE DEPOSIT CAPTURE

ROI: CONVENIENCE AND EFFICIENCY

Remote Deposit Capture is part of Software Earnings' complete line of First Touch iCapture remote deposit capture solutions. Since 2003, Software Earnings has been providing banks with an everexpanding suite of remote deposit capture solutions. Products include: Remote Mobile Capture, Front Counter-Teller Capture, Back Counter-Branch Capture, RDC for Merchants and Corporations, Remote Correspondent Capture, Remote Remittance Capture, Remote Cash Letter Exchange, and FFIEC Remote Deposit Capture Reporting.

GROW CUSTOMER AND DEPOSIT BASE

Merchants are looking for banking relationships that offer convenience. They want to do business with a bank that can make their banking experiences simple and efficient. Banks have an opportunity to attract new customers and increase overall deposits by breaking through the traditional limitations imposed by physical branch facilities.

STREAMLINE THE DEPOSIT OF CHECKS

Remote Deposit Capture is a simple-to-use electronic deposit solution for banks to provide to their merchant and corporate customers. Checks are scanned at the customer's business(es) and transmitted securely over the Internet for immediate processing at the bank. RDC will eliminating the physical transportation of their checks and also allow quicker access to their funds.

Our solution allows installation via the Internet to simplify software distribution and maintenance by banks for their RDC customers. In addition, data is stored at the central site rather than at the client's location, allowing for distributed scanning, balancing, and auditing.

SIMPLE AND EFFICIENT

Remote Deposit Capture software installs on Windows® operating system PCs and integrates with low-volume scanners. Implementation will have no negative impact on existing operations and 24/7 customer support. We provide additional online training seminars for 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

- Eliminates the costs, time and delays associated with transporting paper deposits
- Improves overall customer and bank efficiency
- Allows more favorable clearing deadlines for the customers
- Retains the images, making research adjustments easier for the customer
- Banks receive electronic, balanced files for downstream processing



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 locations, implemented at both regional and community banks • Scalable
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 • The merchant needs a PC and an internet connection • 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"> • Client can send deposits anytime based on the receiving bank's work flows • Deposits can be made to your bank, regardless of your merchant or branch locations • System can be used at multiple merchant locations and provides breakout and summary reports across the merchant's enterprise • Allows all of a merchant's locations to scan deposits directly into a central database for transmission to the bank • Security can be administered from a central location
Security	<ul style="list-style-type: none"> • Provides duplicate detection at both item level and file level • Provides user prompts and notifications to help ensure corrective action is taken • Notified of the deposit status is immediately after the bank receives the deposit • The bank control center monitor displays any deposit errors in red, prompting action by the bank; the merchant will be notified of the problem resolution
Additional Features	<ul style="list-style-type: none"> • Provides the option for a client to create image and data output files containing deposit information for use with 3rd party accounting software • Supports both RC and BOC processing for those items that qualify to be converted • Designed for both smart and thin client environments or both versions • Certified X9. files for input or output