

Dep@sit

Small business & consumer remote deposit solution



Enterprise Payment Solutions



Manage It. Measure It. Expect It.

ProfitStars' new Dep@sit solution enables consumers and diverse small businesses to capture check images for deposit from any home or office location that has a high-speed internet connection. Users can submit scanned checks to their financial institution to be processed through the Check 21 image exchange network.

Dep@sit is compatible with most general-use home or office flatbed scanners and brands, and does not require users to buy or download software. Customers can enjoy the convenience of making deposits from anywhere in the world, 24x7. Any consumer who already knows how to scan family photos can scan (and send) his or her checks with ease using Dep@sit!

This flexible solution works through a financial institution's high-speed online banking site, or a dedicated retail portal. Dep@sit uses the system's existing security methods for login IDs, passwords, and data encryption.

Handy scanning options help consumers select check size and rotate images as needed. The software also conducts an Image Quality Analysis (IQA) review of each check, ensuring that the check is eligible to be sent as an image to the payee bank for collection. Once image quality and eligibility are verified, a printable receipt with a deposit confirmation number is displayed on the customer's screen.

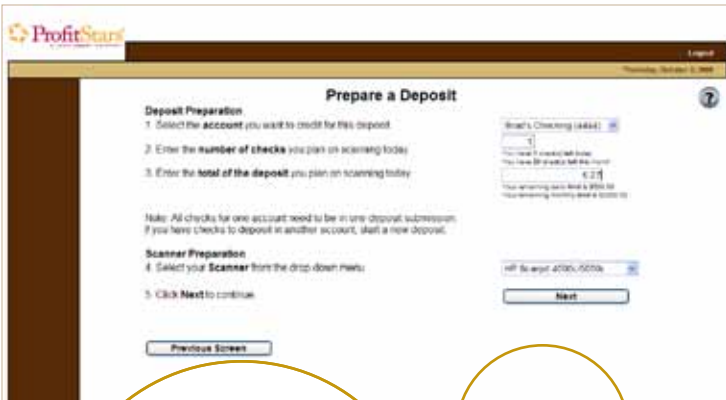
Dep@sit allows financial institutions to set deposit limits by dollar amount or number of checks. Institutions have complete control over the velocity settings and limits, and can set up different thresholds for each individual consumer.

The system's intuitive design does not require technical expertise and virtually eliminates any need for user training. Dep@sit can be added as a new product offering for your individual or business customers, or as a part of your existing remote capture solution (if applicable).

Any commercial entity or organization that accepts checks as a form of payment can increase revenue and streamline labor by implementing Dep@sit. Financial institutions that wish to offer new "micro business" options and convenience to their customers will enjoy seamless integration with their systems. As today's convenience-driven consumers increasingly demand options, remote deposit capture products offer new means to compete and excel in the marketplace.

Community banks and credit unions can now affordably offer their customers fast funds availability without requiring a trip to the branch. Consumers who still get paid by paper check (for instance, those with employers or clients that do not use ACH) will enjoy the convenience Dep@sit offers. With fuel prices reaching all-time-high levels across communities today, "saving a trip to the bank" has never sounded better to many customers.

With products like RemitPlus, RDC, Merchant Deposit, and Dep@sit, ProfitStars now offers best-of-breed solutions for an increasingly broad scope of remote deposit needs, from high-volume businesses to individual consumers. Dep@sit is another innovative solution that generates material operating efficiencies, expedites transactions, enhances customer service and convenience, streamlines the deposit process, reduces labor and operating costs, and can powerfully complement your enterprise payments platform.



Remote deposits are more convenient than ever with Dep@sit's user-friendly instructions.



Check scanning screens help users rotate and rescan, as needed, ensuring deposit accuracy.

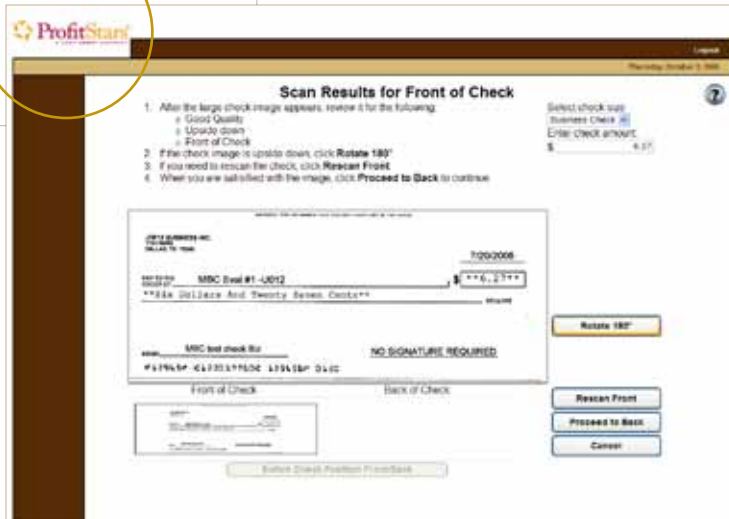
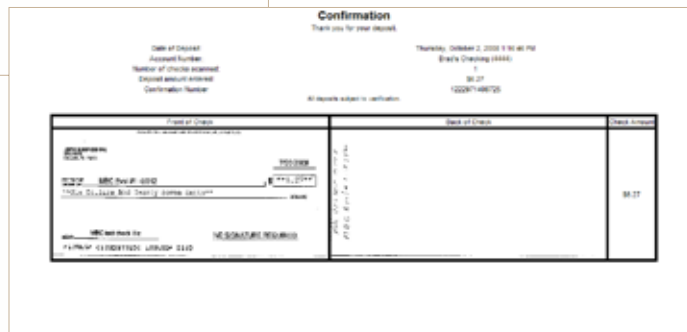


Image quality is verified and given a passing mark when ready to be sent to the financial institution.

Dep@sit displays a printable receipt and confirmation number for each deposit.



What It Does

- ◀ Enables small businesses and consumers to capture check images for deposit remotely.
- ◀ Works with a financial institution's existing high-speed banking site or dedicated retail portal, using the system's security for login IDs, passwords, and data encryption.
- ◀ Connects with any general-use home or office scanner.
- ◀ Conducts an Image Quality Analysis (IQA) review of each deposited check.
- ◀ Allows consumers who get paid with paper checks to enjoy the convenience of remote deposit.
- ◀ Processes checks through the Check 21 image exchange network.
- ◀ Displays a receipt and confirmation number for each deposit that customers can print.
- ◀ Makes any home or remote PC that has an internet connection a virtual deposit teller.

What It Does For Me

- ◀ Offers seamless integration with existing retail portals or online banking systems.
- ◀ Let's you affordably offer customers fast funds availability for their deposits without the need to visit their local branch.
- ◀ Enhances customer self-sufficiency.
- ◀ Complements many enterprise payments platforms.
- ◀ Broadens the scope of remote deposit capture to appeal to the individual consumer.

Additional information is available at www.ProfitStars.com or by calling 877.827.7101

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