

Remote Deposit Capture

High and low volume remote deposit capture solutions



Enterprise Payment Solutions



Manage It. Measure It. Expect It.

Electronic deposit

ProfitStars' Remote Deposit Capture is a Web-based, check image capture, storage and processing solution that enables financial institutions to provide commercial customers the ability to deposit paper checks of all types electronically. With the passage of the "Check Clearing for the 21st Century Act" (Check 21), paper checks can be cleared electronically through the process of check imaging and image exchange, and/or converted to ACH transactions for collection. Check 21 allows a business to process any type of check, including corporate checks, consumer checks, cashiers checks, third-party checks and money orders.

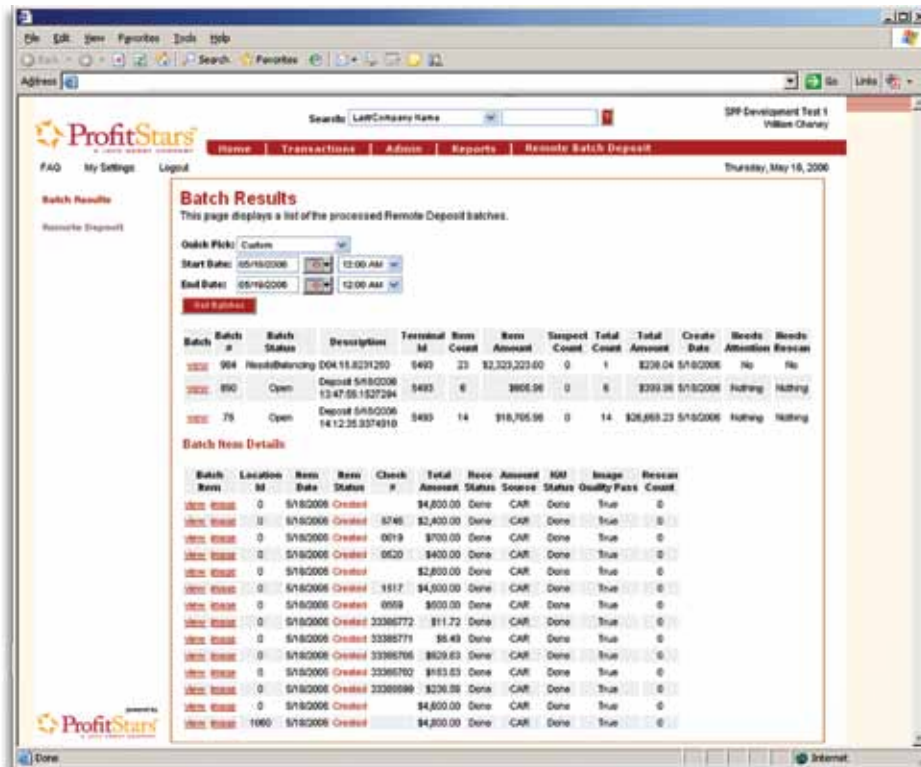
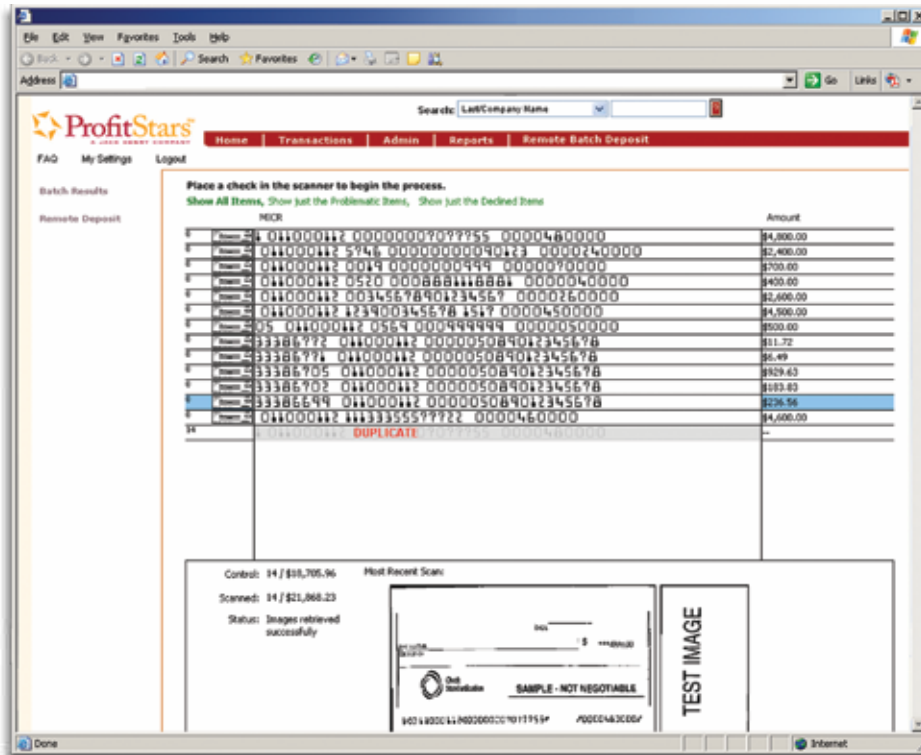
Remote Deposit Capture is ideal for commercial customers who have large volumes of checks to truncate every day. Least cost routing and speed of collection are optimized with this service.

Commercial customers are provided a multiple check tabletop scanner that directly attaches to a Windows®-based PC. Remote Deposit Capture allows the operator to enter customized data such as customer's name or invoice number. Before scanning, all that is required of the operator is to enter the total number of checks and the total batch amount. Remote Deposit Capture automatically performs the courtesy amount recognition (CAR) and legal amount recognition (LAR) of each check in lieu of key entry. ProfitStars' personnel key in any amounts the scanner does not read and makes any necessary MICR repairs. Rules-based perimeters can be established that will accept, reject, or balance the deposit within a set dollar amount. Once balancing is complete, the business is notified via e-mail alert, and the deposit is presented online for the business to accept or reject.

ProfitStars' technical infrastructure provides secure check processing. Remote Deposit Capture delivers a more convenient way for commercial customers to make deposits, allowing them to receive funds faster, improving their working capital.

Remote Deposit Capture also allows a financial institution to better serve its commercial customers by offering them this convenience; increases the institution's customer base; and broadens its geographic footprint without building additional branches.

Remote Deposit Capture is another innovative enterprise payment solution that reduces labor, postage and operating costs; generates material operating efficiencies; enhances customer service and convenience; expedites research; and streamlines information access and distribution.



What It Does

- ◀ Enables financial institutions to provide commercial customers the ability to deposit paper checks of all types electronically.
- ◀ Allows a business to process any type of check, including corporate checks, consumer checks, cashiers checks, third-party checks and money orders.
- ◀ Provides a multiple check tabletop scanner that directly attaches to a Windows-based PC.
- ◀ Automatically performs the courtesy amount recognition (CAR) and legal amount recognition (LAR) of each check in lieu of key entry.
- ◀ ProfitStars' personnel key in any amounts that the scanner does not read and makes all necessary MICR repairs and balance operations.
- ◀ Allows the business to establish rules-based perimeters to accept, reject, or balance the deposit within a set dollar amount.
- ◀ Notifies the business via e-mail alert and presents the deposit online for the business to accept or reject.

What It Does For Me

- ◀ Optimizes least cost routing and speed of collection.
- ◀ Provides a secure technical infrastructure for check processing.
- ◀ Offers a more convenient way for businesses to make deposits.
- ◀ Allows businesses to receive funds faster, improving their working capital.
- ◀ Allows a financial institution to better serve its commercial customers by offering them this convenience.
- ◀ Increases the financial institution's customer base.
- ◀ Broadens the financial institution's geographic footprint without building additional branches.

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

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