



The Check 21 Act has ushered in sweeping changes, dramatically changing the way check-based financial transactions are cleared and settled. Many sectors within the financial industry are poised to benefit from payment processing improvements. Enhancements such as check truncation and the electronic exchange of payments lead to greater business efficiencies and cost savings. Check 21 opens the door for financial institutions to deploy new methods for clearing and settling checks that do not rely on the routing of original paper checks. The provisions of Check 21, combined with advanced check imaging and data transmission technology, form the foundation of a new payment processing model. This model effectively eliminates the requirement of physically moving millions of paper checks back to the originating financial institution for payment.

To ensure the accurate exchange of check images and data between financial institutions, standards have been developed through the input of imaging technology experts, financial institutions and software providers such as Wausau Financial Systems (WFS). In addition, industry organizations have drafted exchange rules that will guide participants towards seamless operation in a standardized environment to enable financial institutions to capitalize on the operational and financial benefits of Check 21 legislation.

This white paper represents Wausau Financial Systems' perspective on the challenges that organizations face today as they begin to develop a long-term strategy for image quality and image usability.

What's Inside

Understanding Image Quality and Usability

Provides an overview of the new generation of regulations and challenges presented by image quality and image usability

What Is Image Quality and Usability?

Provides information on the Financial Services Technology Consortium report, its major provisions and specific terms

Why Is Image Quality and Usability Important?

Highlights the need for organizations to look at the risks, challenges and benefits of image quality and image usability

Vendor Product Overviews

Provides an overview of the new generation of image quality and image usability products and capabilities

Wausau Financial Systems' Solutions

Provides an overview of Wausau Financial Systems' solutions to assist with image quality and usability; a new generation of products to manage the challenges an organization faces today

Canandaigua Bank and Trust Case Study

Provides an overview of the challenges this financial institution overcomes in regards to image quality and usability

Understanding Image Quality and Usability

When it comes to image quality and image usability, exactly where these issues rank on the executive's corporate agenda can vary tremendously from financial institution to financial institution.

Some financial institutions are interested in implementing only the bare minimum image quality and usability requirements that will provide coverage from a legal perspective. Other financial institutions are so earnestly committed to internal quality standards that they consider image quality and usability technologies critical to the overall customer experience.

This white paper examines the need for image quality and image usability in a financial institution environment to help the executive determine the importance in his or her own financial institution. An overview of vendor solutions is also provided.

What is Image Quality and Usability?

The Financial Services Technology Consortium (FSTC), in the report "Image Quality and Usability Assurance: Phase 1," published July 26, 2004, defines these terms as follows:

Image Quality (IQ) - *The totality of characteristics of an image that bear on its ability to satisfy stated or implied needs.*

Image Usability (IU) - *The legibility and completeness of the information in a digital representation of a source document necessary to perform a specific function.*

In other words, *image quality* involves looking at the characteristics of the image (for example the size or the presence of all intact corners in a document) whereas *image usability* involves looking at the legibility of the document (to determine if the information on the check is readable and, hence, usable.)

To lend some scope to the issue, from a quality standpoint, it is generally accepted in the industry that approximately 1 in every 10,000 - 15,000* images could be deemed "poor quality". In other words, they fail on one or more of the 16 image quality defect metrics identified by FSTC.

Footnote: *In fact, the FSTC's 1999 study suggested that problems may crop up in one in every 10,000-15,000 checks, and more recent Orbograph data puts these latter numbers even higher.

The FSTC Image Quality Metrics are defined below, along with possible business impact considerations for your bank. *(From the FSTC Report “Image Quality and Usability Assurance: Phase 1 Project,” published May 2, 2005)*

Undersized Image

A defect due to the document image rendition’s width or height being below the minimum image size based on the minimum check size and tolerances associated with the image capture platform.

Folded or Torn Document Corners

A defect due to the corner of the source document being missing and/or folded in the document image rendition.

Primary Business Impacts:

- Inability to create a complete substitute check.
- Financial losses due to missing/obscured information in one or more key data fields.
- Missing information in customer statements (Day 2 processing impact).
- Missing information in CD-ROM delivery.
- Missing information during on-line access.
- General customer service issues.
- May require document re-scan (workflow and labor expense impact).

Document Framing Error

An image defect that is due to the inclusion of additional vertical and/or horizontal scan lines within the document image, that contains no document pixel data.

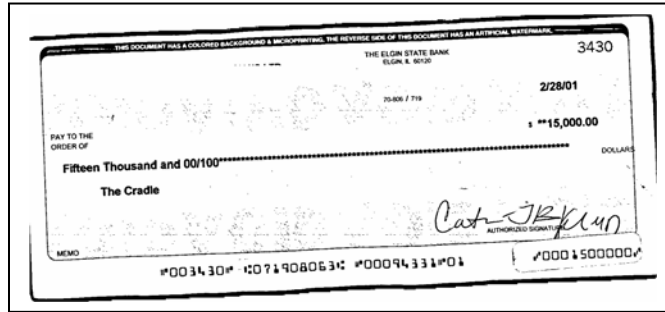
Primary Business Impacts:

In general, “document framing defects” may not directly create any image legibility or usability issues. However, possible operational impacts resulting from document framing defects include:

- Improper document framing can create aesthetic artifacts with the document image that could create issues for image statement print applications and/or customer acceptance.
- The presence of additional vertical and/or horizontal scan lines can negatively impact image print legibility, if the image must be scaled to a constant size for the image print process, including image statement print or substitute check generation.

Executive Document Skew

A defect caused by the imaged document not being in proper alignment with the image camera sensor.



Primary Business Impacts:

- Excessive document skew can create “partial images”, such as clipping or truncating defects, if the document is rotated out of the image camera’s field of view.
- Document skew can create aesthetic artifacts with the document image that could create issues for image statement print applications and/or customer acceptance, such as triangular-shaped wedges on the perimeter of the document that may be white, black or a striped pattern.
- Small skew angles can seriously impact MICR and OCR. A skew angle of 2 to 3 degrees on a typical length document can move the MICR characters outside the ANSI specified band. Similar skew angles can cause degradation of CAR/LAR.

Secondary business impacts include the following:

- Inability to create a complete substitute check.
- Financial losses due to missing/obscured information in one or more key data fields.
- Missing information in customer statements (Day 2 processing impact).
- Missing information in CD-ROM delivery.
- Missing information during on-line access.
- General customer service issues.
- May require that some documents be rescanned (workflow and labor expense impact).

Oversize Image

A defect due to the document image rendition's width or height being above the maximum image size, based on a maximum check size and tolerances associated with the image capture platform.

Primary Business Impacts:

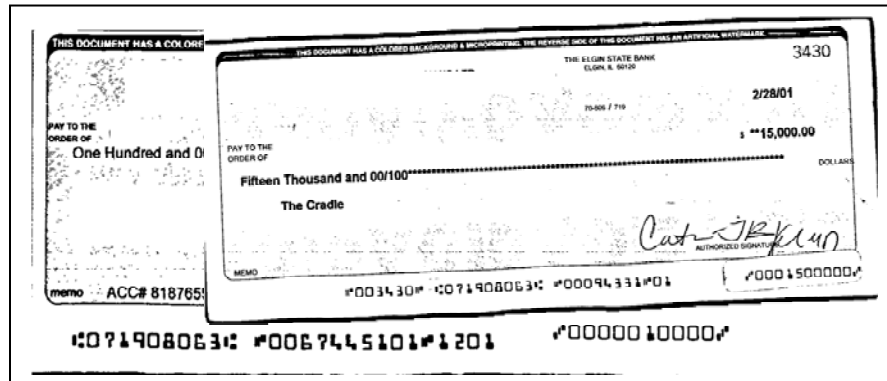
- Oversized documents can cause legibility and usability problems, depending on the degree of document overlap.
- Under-spaced documents generally create a missing image/document during the image capture process.

Secondary business impacts include the following:

- Reconciling outages.
- Differences from transit items dispatched "free".
- Increased adjustment rate affecting downstream partners.
- Potential losses due to lost information.
- Potential for missing/extra items in customer statements (Day 2 impact).
- Creating a missing item charge.
- If the item information can be obtained either from the system or the depositor, and it is a transit item, a collection letter will need to be sent to verify if the item has been paid.
- If the original item has not been paid, a substitute documentary draft must be sent to collect the funds.

Piggyback Document

A piggyback image defect occurs when two or more documents are present and overlapped within the document image.



Primary Business Impacts:

- When two or more documents are overlapped during image capture, information in one or more data fields, such as courtesy amount, MICR code line, “pay to” or endorsement can be obscured by the overlapping document.
- Piggyback documents can cause legibility and usability problems depending on the degree of document overlap.
- Piggyback documents are an indicator that a document is missing in the image capture process.

Secondary business impacts include the following:

- Reconciling outages.
- Differences from transit items dispatched "free".
- Increased adjustment rate affecting downstream partners.
- Potential losses due to lost information.
- Potential for missing/extra items in customer statements (Day 2 impact).
- Creating a missing item charge.
 - The piggybacked item will not be charged to either an “on us” account or out the door as a transit item.
- If this is not a power-scanned item by the branch listing the transit routing number along with the dollar amount, the bank will have to depend on the depositor for assistance. This can place the bank in a loss position as it does not always receive a response from the depositor.
- No information on the piggybacked item (item behind) since the only part you can see on film is the back.
- If it is not possible to obtain the information on the piggybacked item, this will be a loss to the bank.

- If the item information can be obtained either from the system or the depositor, and it is a transit item, a collection letter will need to be sent to verify if the item has been paid.
- If the original item has not been paid, a substitute documentary draft will need to be sent to collect the funds.

Image Too Light

For a bi-tonal image, a defect due to the image not having a sufficient number of “black” pixels. For a gray level image, a defect due to the image having sufficient “brightness”, but insufficient “contrast”.

Image Too Dark

For a bi-tonal image, a defect due to the image having too many “black” pixels. For a gray level image, a defect due to the image having insufficient “brightness”.



Primary Business Impacts:

- Inability to create a legible substitute check.
- Financial losses, due to information being eliminated/obscured in one or more key data fields.
- Information missing/obscured in customer statements (Day 2 processing impact).
- Information missing/obscured in CD-ROM delivery.
- Information missing/obscured during on-line access.
- General customer service issues (document image fidelity).
- May require document re-scan (work flow and labor expense impact).

Horizontal Streaks Present in the Image

A defect due to the image containing one or more “dark” (for all images) or “light” (for gray level and color images) streaks that extend horizontally across the majority of the entire document image.

Primary Business Impacts:

- Dark streaks can result in the illegibility and/or potential non-usability of a required field within an image representation of an item.
- The appearance of “white streaks” may lead to image capture suspects and/or non-usability.
- Either light or dark streaks and/or bands will affect image capture suspect rates, for both are treated somewhat equally during the image quality suspect routine.

Secondary Business Impacts include the following:

- Critical component obscurity on the face of an item (maker name, courtesy amount, legal amount, signature line, payee name, etc.)
- Platform-applied audit data (back of item)
- Endorsement annihilation
- Substitute check creation
- Collectibility
- Legal equivalency
- Customer dispute
- Counterfeit detection automation
- Due to the nature of the causes of streaks and/or bands, without proper detection/prevention methods during the point of capture, there could be a large sequence of items rendered useless causing significant risk of loss.

Below Minimum Compressed Image Size

The compressed image size is too low.

Note: The compressed image is defined as the compressed image raster data, exclusive of any image header.

Primary Business Impacts:

- A small compressed image packet size could be the indicator of a check image with very little information content, such as writing or printing.
- In the case of a bi-tonal image rendition, a small compressed image packet size could indicate that the check image is nearly all white or all black.
- In the case of a gray level image rendition, a small compressed image packet size could indicate that the JPEG compressed check image has very low “visual” image fidelity/quality, e.g., high distortion.

Secondary Business Impacts include the following:

- Inability to create a legible substitute check.
- Financial losses, due to information being eliminated in one or more key data fields.
- Information missing in customer statements (Day 2 processing impact).
- Information missing in CD-ROM delivery.
- Information missing during on-line access.
- General customer service issues (document image fidelity).
- May require document re-scan (work flow and labor expense impact).

Above Maximum Compressed Image Size

The compressed image size is too high.

Note: The compressed image is defined as the compressed image raster data, exclusive of any image header.

Primary Business Impacts:

- May not be able to view printed or handwritten information due to excessive noise or black blobs

Secondary Business Impacts include the following:

- Inability to create a legible substitute check.
- Financial losses due to information being eliminated/obscured in one or more key data fields.
- Information obscured in customer statements (Day 2 processing impact).
- Information obscured in CD-ROM delivery.
- Information obscured during on-line access.
- General customer service issues (document image fidelity).
- May require document re-scan (work flow and labor expense impact).

Excessive “Spot Noise” in the Image

For a Bi-tonal Image:

An image defect due to a bi-tonal image containing “excessive occurrences” (greater than some defined count) of “spot noise” in the image rendition. “Spot noise” is defined as an isolated “small grouping” of connected black pixels surrounded on all sides by white pixels.

For a Gray Level Image: The FSTC has not yet defined.

Primary Business Impacts:

- The distribution of the noise may negatively impact legibility and usability of the image for subsequent processing.
- Presence of “spot noise” in the image generally leads to increased image file sizes since images containing “spot noise” negatively impact data compression of the image pixel data. This will negatively impact operational requirements associated with check image storage and transmission bandwidth.

Front-Rear Image Dimension Mismatch

An image defect that is due to a dimensional (width and/or height) mismatch between the front and rear images of the source document.

This type of defect indicates that the image height and width do not match between the front and rear images of the source document.

Primary Business Impacts:

- Matching of the front image from document “n” and the rear image from document “n-1” will create an image rendition that has the wrong endorsement data or “pay to” information associated with the check image.
- This defect might be recoverable by re-imaging the source document.

Carbon Strip Detected

A defect due to the presence of a “carbonized band” that typically extends from the leading edge to the trailing edge on the rear of the check can potentially interfere with the legibility of endorsements.

Primary Business Impacts:

- Full or partial obstruction of the endorsement area on the rear of the check.

Image “Out of Focus”

An image defect due to the image camera sub-system being “out of focus,” resulting in blurred image renditions of the document.

Primary Business Impacts:

- Inability to read pre-printed and written information that is present on the source document, such as “pay to” line, legal amount, courtesy amount, etc., due to the image being blurred.

Most of these “poor quality images”, however, are still usable. An item with excessive document skew, or one that is too dark, or one with a torn corner, for example, may be perfectly readable and, therefore, negotiable and usable. Even a streak or a band will only pose a problem if it obstructs certain critical data from being properly imaged.

This illustrates the distinction between image quality and image usability. The two terms are not the same. This is important to remember, in light of the fact that the term *image quality* is often used in the industry as an umbrella term, meaning the user could be referring to both image quality and image usability.

Why is Image Quality and Usability Important?

How Did Image Quality Become Such An Important Issue?

The advent of Check 21 enabled financial institutions to begin exchanging images. The reality that financial institutions are now using images created by other organizations fuels major concerns among financial institutions regarding risk exposure and customer service.

To address these concerns, the FSTC established the Image Quality and Usability Assurance project, with the goal of developing image quality standards, acceptable by all financial institutions.

In addition, ANSI has defined file formats for check image exchange. The ANSI X9.37 standard contains a set of fields that indicate to the receiving financial institution whether or not each item is a quality image. These ANSI flags – such as “too light,” “too dark,” “skew,” “streak or band” – are not defined per se, meaning every imaging product will vary as to what are acceptable thresholds and what aren't.

Quality flags may be of use in future versions (X9.100-180) after the FSTC project is completed, potentially delivering information to the paying financial institution to indicate “compliant quality.” The paying bank, however, may still decide to perform further tests based on the type of item.

Why then, with the current absence of standards, are many financial institutions eagerly implementing image quality and usability solutions?

Imaging within a financial institution is not new and has been implemented within many financial institutions since the 1990s. According to recent statistics, approximately 50% of financial institutions have implemented some type of imaging technology. Small and mid-sized financial institutions embraced this technology to provide images to customers through Internet banking, image statements or email statements and support their business customers with images and statements on CD.

Maximizing the Benefits of Image Exchange

The cost efficiencies driving image exchange are being widely embraced by financial institutions. Across the industry, many financial institutions are scaling up the volume of imaged items as quickly as possible. From both operations and marketing perspectives, the benefits of image exchange are clear and enticing. Considerable thought, however, must be given as to how to best enact image exchange while responsibly mitigating risk. Specifically, poor quality images (whether received or generated) bring exposure to fraud and liability issues.

IQ and IU allow financial institutions to mitigate the risks and maximize the benefits of image exchange. With flexible image quality and usability technology solutions, a given financial institution can define what is important to their institution, and configure these technologies to meet their needs.

For example, most large American financial institutions have defined a certain dollar amount threshold that will trigger image quality analysis (IQA). IQA technology can also be configured to initiate analysis on certain document types (e.g., business check vs. personal check) or image sources (e.g., the FED, local exchanges or big bank exchanges). In this way, the more sophisticated IQA solutions allow financial institutions to “fine tune” their IQA policy, applying different rules of acceptance to minimize defects and maximize quality standards as they become more familiar with their own needs in the image exchange environment.

Maximizing Customer Retention and Acquisition

In the image exchange environment, the quality of a financial institution’s images has an enormous potential impact on the credibility and reputation of the financial institution from a customer service perspective.

The importance of an internal quality control mechanism is easily recognized when considering these two facts:

- 1) As more financial institutions participate in exchange, up to approximately 50% of the images accumulated in a given bank’s system will eventually come from other financial institutions.
- 2) As image capture locations move “out” from the central office to hundreds of thousands of branches and commercial customers, financial institutions surrender their influence over quality control at the point of capture.

The impact of this second point can be illustrated by considering the trend towards remote capture at commercial locations, an area where there is a wide range of lower-priced image capture devices and, hence, more variability on image quality.

At commercial customer locations, there are many examples of image capture being performed by individuals with minimal (or no) training and no incentive to make good quality images. In addition, there is no guarantee that the remote capture equipment is regularly maintained and cleaned.

The financial institution customer who makes check purchases at any of these disparate retail locations, for example, will eventually see their imaged check on their bank statement or via their online banking interface. Financial institutions without adequate image quality and usability capabilities will allow poor quality images (whether they be skewed, too light, too dark, etc.) to appear “as-is” for the customer to see.

Regardless of where the checks were imaged, the customer is likely to believe the financial institution is responsible for any quality issues. Clearly, this will negatively impact customer confidence – especially when customers begin seeing consistently higher quality images from competing banks that happen to serve their business colleagues, friends and family.

Legality and Liability Exposure

Under Check 21 legislation, the financial institution that reconverts an image of an original check into a substitute check warrants that the substitute check created meets all the requirements as defined by the legislation.

Vendor Product Overviews

WFS works with the top vendors in the industry for Image Quality and Image Usability. Their image quality and image usability products enhance our product offering and provide our customers with alternatives for capturing at the teller line, branch back counter or back office. A top-line description of product capabilities from our partner vendors follows:

Orbograph



“Tailoring an image quality solution to each individual bank’s unique requirements is critical to success. It is the only way to minimize suspect rates and optimize efficiency. In this way, it delivers a double-benefit: less operational overhead, and the finest quality analysis deliverable – for both the financial institution and its customers.”

Joe Gregory, Vice President of Strategic Sales, Orbograph

The Orbograph offering is transport-independent, enabling smooth integration within any combination of branded products in a bank’s infrastructure (e.g. scanners or transports).

Orbograph also enables significant tailoring of the solution based on the needs of the bank. Banks can focus on identified problem areas to perform much more rigid image quality tests on images from a certain source, or within a certain dollar amount range, to name just two examples.

This is significantly different than other vendor solutions that include default settings, with limited number of options for tuning, which results, ultimately, in higher incidence of manual reviews. www.orbograph.com

Unisys



“As the image exchange environment evolves, more and more institutions will start to receive images from one another. Banks that are quick to implement due diligence in terms of image quality will avoid the growing pains that come with any major environmental change. Unfortunately, those banks who wait too long for the phenomena of mass image exchange to happen are sure to experience the pain of living with ‘other people’s images’ from a customer service, liability exposure and operations perspective.”

Norm Kerns, Program Manager, Unisys Payment Systems

A fundamental feature of the Unisys products is that they allow customers to refine IQA rules either to their own satisfaction or, to industry standards, as they develop.

The image quality component is primarily aimed at the transport where real time quality management can occur.

For example, the Unisys product would allow the transport to be stopped, given the occurrence of a trend as it relates to image quality, such as a streak appearing in three or four consecutive images.

By comparison, other alternative solutions are after the fact, picking up on image quality trends much later, sometimes after twenty minutes of poor quality trending. This can result in thousands of bad images versus just three or four.
www.unisys.com.



The A2iA approach is more about risk reduction, rather than just doing what is required for Check 21. The objective is to reduce the risk involved in an image exchange environment, which includes looking for counterfeit or fraudulent checks. Tools within the A2iA solution enable various functions (such as delivering recognition results, image quality results, image usability results and counterfeit flags) all in a single pass.
www.a2ia.com.

“Defect detection may be a good litmus test for general quality issues but the issue of image quality is much broader. Image usability is key in terms of how an image’s characteristics might impact the bank. And while quality and usability analysis can take place at any of several points within the transaction stream, performing this analysis at the point of presentment is advantageous, because it catches problems before they become transactions and incur greater costs to the bank.”

Courtney Rand, Director of Marketing and Sales, North America, A2iA

Wausau Financial Systems Solutions

Optima³® Image Quality Review (IQR) from Wausau Financial Systems provides a graphical user interface for reviewing items flagged as image suspects by your institution's image quality and usability software. Image quality and usability checks are done on incoming and outgoing images to ensure that an image is of good quality and usable. IQR is used to effectively review, validate and handle image quality and usability suspects.

Key Benefits:

Protection - Review images you receive and reject those that are poor quality and unusable

Assurance - Ensure the images your institution uses for forward presentment meet the image quality and usability definitions

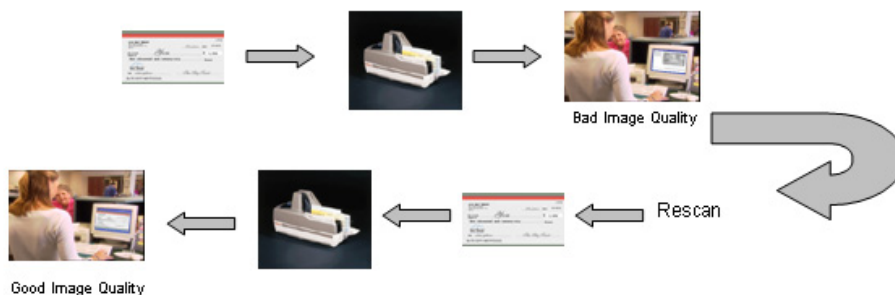
Prevention - Avoid image quality penalties by ensuring images captured adhere to image quality and usability

Control - Optima³® Image Quality Review module provides control to choose which items are sent for IQR

Key Features:

Image Review Workflows

- Items that fail image quality testing are passed to IQR, where an operator validates the image using a variety of image review workflows.
- Suspect images can be rescanned and secondary images can be requested. The user can approve or confirm poor image and set appropriate flags.



Parameter Driven

- Choose the image flags that are the most important to your financial institution.
- Set thresholds to review all images that fail or only if a specified number of failed flags occur during capture.

Integrated

- Optima³® and the IQR feature are integrated into a variety of WFS partners for image quality and usability assessment. For reviewing suspect items, you can choose the third party application that best fits your needs.

WFS Solution for Canandaigua National Bank and Trust (CNB)
(From the Federal Reserve Financial Services “FedForward Image Cash Letter Case Study,” Published May 2005)



Customer Profile

Canandaigua National Bank and Trust is headquartered in Canandaigua, New York, with approximately \$950 million in assets and 20 branches.

Business Challenge

With extended branch hours in a few locations at 7 p.m., Canandaigua had a tight processing window each evening, striving to meet a 10 p.m. flight departure and avoid holdover. This operational stress resulted in significant staffing challenges and limited growth opportunities for the bank.

Solution

Canandaigua upgraded its imaging technology to Wausau Financial Systems’ Optima^{3®} product suite, installed image capture solutions at all branches and implemented FedForward Image Cash Letter deposits.

General Benefits

- Helps eliminate the evening check processing crunch
- Can redeploy part-time employees to better employment opportunities
- Estimated 60% reduction in courier expenses
- Improved funds availability from 75% to 99.8%
- Helps open new opportunities for growth and new services for customers

Image Quality Outcome

Out of the 18,000 items deposited in the bank’s image cash letter each day, Canandaigua National Bank and Trust Senior Vice President, Sandy Roberts, estimates that only about 15 items don’t meet the image quality standard. “Image quality hasn’t been a problem,” Roberts said. The Optima^{3®} Image Quality Review component of the solution at CNB reviews and validates items that fail the image quality usability checks.

Canandaigua utilizes Unisys as its third party image quality/image usability recognition software and Wausau Financial Systems’ Image Quality Review solution.

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