



### **A Better Business to Business Strategy**

Attract new business accounts and strengthen relationships with your business account base. Grow your business while helping your business accounts grow too. With Bluepoint's RDC Merchant solution, the benefits are clear: expand your geographic market reach, increase market share, accelerate funds availability, reduce costs, mitigate fraud, increase accuracy of deposits and maximize cash flow. By selecting Bluepoint's merchant capture solution, you can count on the best business to business strategy in the industry.

### **Convenience Equals Savings**

Processing and transmitting deposits with RDC Merchant is easy. Your business or merchant accounts will appreciate the convenience of scanning checks at their location—saving trips to the financial institution, allowing more frequent deposits and earlier availability of funds. Merchants with regional and national locations can simplify their account relationship by consolidating accounts, which means significant savings in account maintenance and transaction fees.

### **One Platform for Seamless Performance**

RDC Merchant is a vital component of Bluepoint's Check21 product platform. It works directly with Bluepoint's other Check21 solutions for performance you can rely on. Adding it to an existing Bluepoint Check21 solution is easy and intuitive. All images coming from a merchant will go to a central server and will be processed alongside existing Check 21 items.

Bluepoint Solutions, an industry leader and innovator of image-based Check 21 solutions, has added remote deposit capture to its leading platform of products for financial institutions. Remote Deposit Capture (RDC) Merchant is the next step in the evolution of image-based check processing. It provides commercial accounts with the convenience of error-free balanced deposits and allows for electronic capture and remote transmittal of items from their location to yours. RDC Merchant offers financial institutions the opportunity to obtain deposits from commercial accounts at the earliest possible moment. When combined with C21 Teller Capture™ and C21 Branch Capture™, Merchant capture rounds out a complete Remote Deposit Capture strategy for your financial institution.

Make RDC Merchant an integral component of your growth strategy. An innovative means of business account acquisition, it will expand your reach beyond traditional geographic markets. This means new commercial accounts without the overhead of new branches. Merchant capture also enables your institution to extend cut-off times for existing business accounts by eliminating the need to courier checks, ultimately saving everyone time and money.

### **Scalable for the Perfect Fit**

RDC Merchant is scalable, providing the perfect fit for organizations—small or large, including businesses with multiple stores. By enabling merchants to work through the same system from multiple points of entry, the learning curve goes down while productivity goes up.

### **Market Ready at the Time of Installation**

RDC Merchant is easily deliverable to your business accounts and simple for them to learn. Armed with a comprehensive implementation plan and training services, our Merchant Capture experts will work with your financial institution to ensure that you are market ready at the time of installation.



### Benefits for Financial Institutions

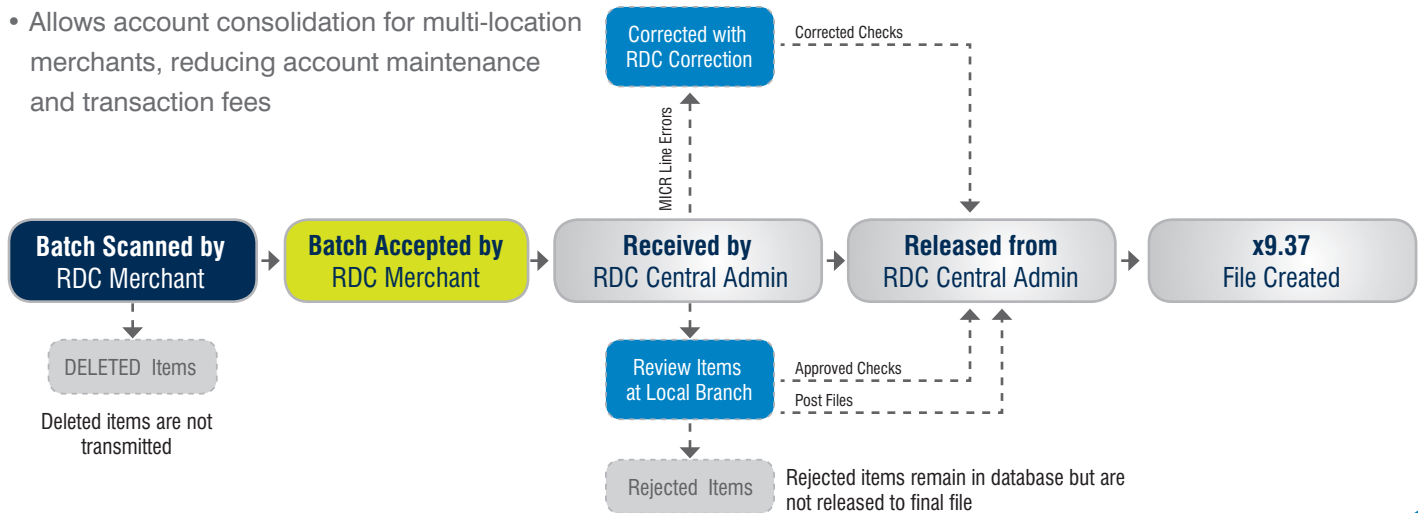
- Strengthens commercial account relationships and loyalty
- Attracts new business accounts and increases market share
- Mitigates fraud exposure
- Accelerates availability of funds
- Improves competitive position
- Increases profitability with new source of fee income
- Reduces operational costs for item processing
- Provides low cost source for acquiring deposits
- Streamlines back office processing
- Expands market reach beyond traditional geographic boundaries

### Benefits for Commercial Accounts

- Provides accelerated availability of funds
- Eliminates physical transportation of checks for deposit
- Reduces transaction costs and overhead
- Streamlines deposit preparation
- Increases accuracy of deposits
- Allows account consolidation for multi-location merchants, reducing account maintenance and transaction fees

### Features

- Provides simple installation instructions and tools for commercial accounts
- Includes multi-store and multi-institution configuration options
- Utilizes MICR/CAR/LAR technology to automatically scan and verify check amounts
- Deploys image quality control methods to reduce errors and mitigate risk
- Provides automatic MICR line correction
- Automatically totals and balances each batch
- Provides comprehensive research and reporting capabilities
- Automatically detects duplicate check scans
- Provides scalability for any size institution or merchant – large or small
- Offers customizable review keys to meet the needs of each commercial account or branch
- Provides configurable permission levels and user access for increased security
- Generates files readable by any core system



## how it works



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