



SOFTWARE

PRIMARY SOLUTIONS

Remote Image Capture

Eliminate Manual Check Handling. Improve Cash Management.

Brokerage, Banking, Check-Cashing and Retail organizations with multiple branches typically process checks manually at each branch. Every step in this manually-intensive process adds time and additional chance for error. Clearing can take 3 to 5 days by the time the paper checks are shipped to the central processing office and then deposited to the bank. Training newly hired branch associates to learn the manual check process adds cost and reduces productivity.

Remote Image Capture

The advent of Check 21 has opened the door to fix this inherently risky and cumbersome process. We have a unique approach to Remote Image Capture. Our solution consists of a small Networked Deposit Machine (NDM-client), and an open-standards based NDM-server. Installing our system will help you reduce bank charges and improve cash flow. NDM-clients are placed in each branch location to automate check processing, capturing images and data with immediate truncation of paper. Featuring a small touch-screen PC and scanner, the system requires no keyboard or mouse. The NDM-client installs in less than four hours, and is operated by your office administrative staff.

Images and data that are collected at the branch location(s) are consolidated at a central site that is home to the NDM-server. The server provides management information, and connects to external systems for further processing. This solution significantly reduces costs related to manual processing at the branches and courier services to transport paper to a central site.

J&B Software's Remote Image Capture solution is designed to help customers streamline processing at their branches and remote centers, improve overall productivity and reduce costs. NDM-client systems are built on the latest technology, and use scanner(s) that can scan documents of varying sizes starting from check sizes to full pages.

Available at breakthrough price points, the NDM-client brings the benefits of ARC and Check 21 to a broad new class of users.

NDM Component, NDM-client

Remote Capture

- Data and image capture using desktop check and full-page scanners
- MICR, OCR, CAR, and barcode recognition
- Image quality and usability assurance
- Sophisticated MICR parsing
- Transmission status monitoring
- Reporting
- End of day reports listing captured documents



NDM Component, NDM-server

Consolidation and Distribution

- Aggregation, distribution and mediation point
- Interface to any host system, plus real-time management information
- Database
- Transmission receipt monitor
- Audit and error handling
- Track all the events and errors happening over the entire system



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NDM Architecture

The NDM is an open architecture solution based on industry-standard server, network and operating system components.

With seamless interfaces to Remittance systems from Wausau, BancTec, J&B and others, it also supplies management reports to optimize cash management, and real-time information feeds to legacy accounting systems.

Checks can be deposited electronically for same-day clearing through an ACH network or Image Exchange directly with banks. The physical checks are truncated at the branch. Substitute checks (IRDs) can be printed automatically.

The NDM is the simplest way to eliminate manual check handling and improve cash management.

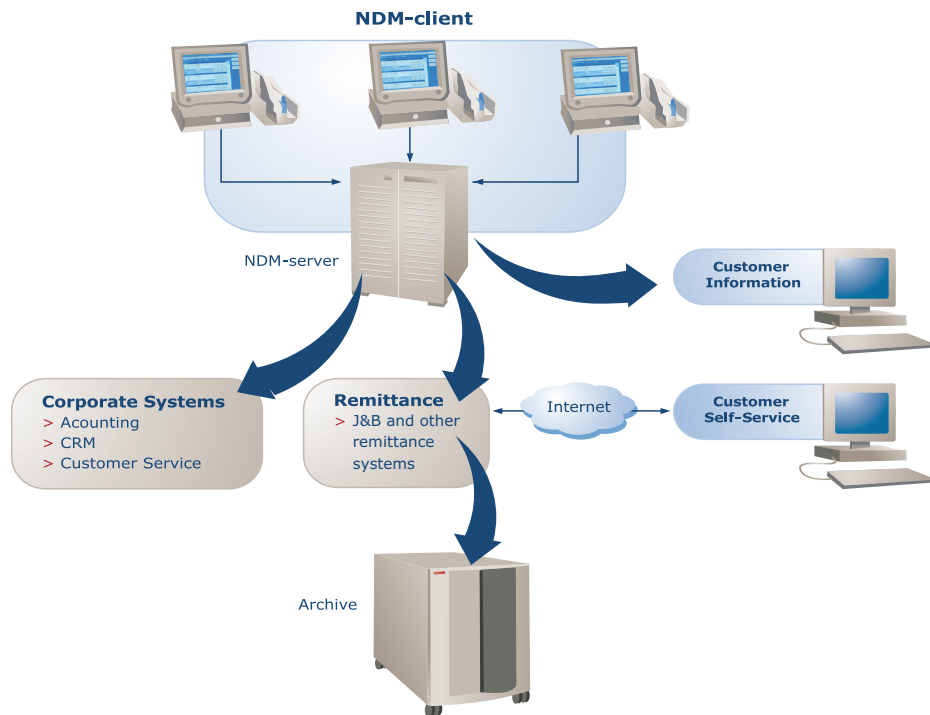
The Business Case for Remote Image Capture

Check 21 made it legally possible to convert images, gain same day availability of funds, reduce transportation costs and eliminate the cumbersome process of handling manual checks. Advances in technology made it financially and operationally feasible. The small processor, touch screen and scanner that make up the NDM-client are beneficiaries of the dramatic drop in PC prices. J&B Software has made the application software so operationally simple that an office administrator can install and operate the NDM-client. The NDM-server requires typical server administration skills. We look forward to showing you how easy it is to get started.

Why J&B Software?

J&B Software revolutionized the image-based payment processing industry. Today we provide market-leading automated payments and transaction processing and management systems to over 165 industry-leading companies and government agencies. Our industry expertise and experience working with the leading financial, commercial, and public sector companies provides the flexibility to accommodate ARC, Check 21, BOC, WEB/TEL, image exchange and paper processing or a mixture of all clearing channels with a single solution.

With more than 25 years of experience, J&B Software and its 400 employees are committed to improving our customers' operational effectiveness and profitability. We welcome the opportunity to talk with you to begin planning an electronic check strategy that meets your specific requirements. For more information, visit the company Web site at www.JBsoftware.com.



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