

# NetCapture™ ICL

## IMAGE CASH LETTER SOLUTIONS

### Faster, more accurate item processing solutions

#### Leverage existing capture points for streamlined processing

NetCapture™ ICL is a landing-zone application for accepting deposit and cash letter files from image-enabled business customers and correspondent banks. It may also be used to facilitate truncation and electronification of checks processed in internal image operations, such as lockbox, image POD and ATM processing, by connecting these environments to electronic clearing alternatives.

NetCapture ICL performs receive functions such as data validation, balancing and image quality analysis in preparation for processing by the NetCapture Central Processing Platform. It is designed to complement and leverage existing infrastructure. NetCapture™ ICL enables efficient and secure file processing for franchise growth.

D+H has the experience and technology to implement, manage, and scale electronic check solutions for today's electronic payments world. Financial institutions can offer cash letter products to their correspondent bank customers and participate in the benefits of image cash letter send, helping the financial institution reduce costs and win in the marketplace.

### FEATURES

#### Standard features

- Acceptance and processing of incoming correspondent cash letters and corporate electronic deposit in X9.37 format
- File validation and balancing
- MICR Validation and IQA analysis
- Optional, automatic adjustments
- Email notification of file processing status
- End user file certification process
- Installation, configuration and UAT testing support
- Operating environment managed, controlled and supported by D+H
- Standard scheduled releases
- Located in a secure SSAE 16 certified data center with disaster recovery features and data redundancy

#### Key benefits

- Enable efficient acceptance and initial verification of image deposit and image cash letters from multiple sources
- Support truncation from already image-enabled operations through a single platform
- Expand electronic clearing volume and increase economies of scale

#### Key features

- Supports FSB compliant and other variant X9.37 file formats for image cash letter receipt and corporate deposit
- Performs duplicate file checking
- Supports item-level ACH opt-out
- Supports credit/adjustment records
- Supports transcoding and image optimization
- Provides optional Image Quality Analysis (IQA)

