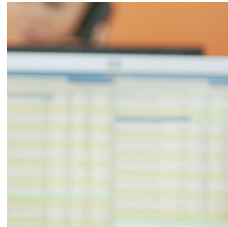
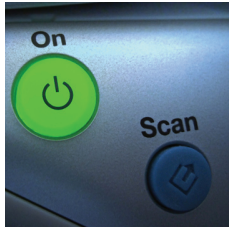


Remote Lockbox Capture

Remote Capture of Checks and Remittance Documents



Remote Lockbox Capture can be integrated with wholesale lockbox services for organizations that receive payments at their offices.

Do you receive walk-in payments or payments mailed directly to your office, store, or service center? Do you need a local mailing address and a lockbox? Would you like to simplify the processing of those payments while getting benefits related to straight through processing?

Remote Lockbox Capture is a Web-based, thin-client solution that enables organizations to scan (capture) checks and remittance documents at the location where they are received and transmit the images electronically to our lockbox operation for processing. We merge the data and images from the remotely-captured payments with your work processed at any of our lockbox sites for posting, clearing, information reporting and archiving. You improve cash flow, accelerate your accounts receivable posting and reduce costs.

Who Needs Remote Lockbox Capture?

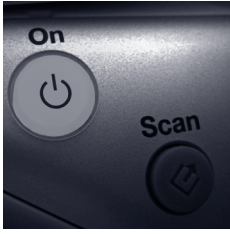
Remote Lockbox Capture provides all the benefits of lockbox processing and remote deposit capture. You no longer need to send checks by overnight courier to our lockbox site or even leave your office to deposit them. When you scan your transactions on the easy-to-use scanner, digital images are created and transmitted over a secure Internet connection to our central processing site. We handle the rest for you.

After processing, we create an image cash letter (ICL) of your check data and images and transmit the ICL to our clearing partner for electronic clearing (or, we deposit a substitute check where the ICL capability does not exist). Subscribers to our Web-based image-viewing and reporting application may view their remotely-captured images a day sooner and store their images up to seven years in our Long-Term Image Archive. If you previously received an additional file for work received at your office, you now receive one consolidated lockbox transmission.

If you receive payments at your office, talk to your bank representative today about Remote Lockbox Capture.

Two Options Available

You may select either the Basic or Basic Plus Remote Lockbox Capture solution. The Basic option allows you to order and maintain your own scanner. With Basic Plus Remote Lockbox Capture, we ship the scanner to you, obtain a maintenance agreement and provide phone support during setup.



Both solutions:

- Enable checks, coupons, full-page documents and invoices, stubs, and envelopes to be scanned on one desktop scanner
- Use easily-installed software and a high-performance scanner
- Support transaction and batch image creation
- Include intelligent balancing
- Use Optical Character Recognition (OCR) technology
- Use built-in security to detect duplicates
- Have error-correction and image quality verification features
- Provide confirmations of each file you transmit
- Provide easy-to-follow training instructions
- Work with our Wholesale Lockbox service

How To Get Started

Once you have implemented our Wholesale Lockbox services, you can add Remote Lockbox Capture at any time. To get started, you simply need a PC, high-speed Internet connection and a desktop scanner for capturing checks and remittance documents. We will order the scanner for you if you sign-up for Basic Plus Remote Lockbox Capture. Software can be quickly and easily downloaded from the Internet. We then test the application with you until you feel confident in Remote Lockbox Capture.

Key Benefits

- Cost and time savings by eliminating courier and walk-in expenses
- More efficient payments processing
- Faster funds availability
- Accelerated posting
- Better customer service due to timely posting
- Improved data management through greater automation and consolidated data
- Ability to maintain a local mailing address
- Reduced paper handling
- Support for any payment type – checks, documents, envelopes, invoices, stubs, or coupons
- Consolidated transmissions