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**FOR IMMEDIATE RELEASE****Software Earnings Touts Consumer and Small Business Remote Deposit Solution**

**Memphis, Tenn., May 5, 2008** - [Software Earnings](#), a leading developer of check and image processing technologies and services for the financial industry, announced today the availability of First Touch iCaptureHD, a remote deposit capture (RDC) technology, which specifically addresses the needs and restrictions of home-based consumers and small businesses.

“Both financial institutions and their customers can benefit from iCaptureHD with faster deposits, improved funds availability and increased earnings from larger overnight deposits,” said [Trent Fleming](#), senior vice president, Strategic Market Development for Software Earnings. “Software Earnings does, however, acknowledge that home remote deposit capture is not a good fit for every consumer. In order to constantly add value to an account holder relationship, banks and technology providers should be selective in who they target and should focus on those customers who would most benefit from the service.”

In the development of First Touch iCaptureHD, Software Earnings drew on the success of its First Touch iCapture suite of remote deposit capture products along with research to determine where checks would persist the longest and, therefore, where this new product could provide the most value. The company identified:

1. Low volume businesses with geographic or dollar value demand for RDC, e.g., farmers
2. High net worth individuals
3. Tradesmen who accept checks regularly and may have difficulty making regular deposits
4. Multi-level marketing groups that accept checks and may delay in depositing them

“One of the biggest impediments to the acceptance of RDC continues to be scanner pricing, which we have addressed in the capabilities of First Touch iCaptureHD,” continued Fleming. “The best scanners for consumers and home-based businesses to use are those they already own, whether flat-bed scanners or multi-function units that print, fax and scan documents.”

With First Touch iCaptureHD, customers only need to scan the *front* of the check or checks being deposited; the software creates a virtual endorsement either with a replication of the customer’s “rubber stamp” or a scanned image of their signature. Once a check is scanned, the software presents the cropped image to the customer for review and approval before being transmitted to the financial institution. A

deposit slip may be scanned or First Touch iCaptureHD can create a virtual deposit slip and include it with the deposit.

### **About Software Earnings**

Software Earnings, founded in 1988, is a software and services company serving the check and image processing industry by providing their clients with quality applications, software enhancements, implementation services and education and training for today's image processing environments. Software Earnings is headquartered in Memphis, Tenn. with a regional office in Charlotte, N.C.

For more information, please visit [www.SoftwareEarnings.com](http://www.SoftwareEarnings.com).

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