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## SOFTWARE EARNINGS LAUNCHES REMOTE DEPOSIT CAPTURE FFIEC COMPLIANCE REPORTING ENGINE

*- Product provides reporting functionality as directed by the  
"FFIEC Risk Management of Remote Deposit Capture" Guidelines.*

Memphis, Tenn. (November 16, 2009) -- [Software Earnings](http://www.softwareEarnings.com), a leading developer of remote deposit capture solutions and check image processing technologies for the financial industry, announces the release of [FFIEC Compliance Reporting Engine](#). This enhancement software provides financial institutions additional reporting functionality for their remote deposit capture process in compliance with the Federal Financial Institutions Examination Council (FFIEC) "Risk Management of Remote Deposit Capture" guidelines.

Software Earnings' FFIEC Compliance Reporting Engine software provides financial institutions with a system to quickly and accurately pull-together reports based on data gathered from their Remote Deposit Capture deposits. In accordance with the FFIEC "Risk Management of Remote Deposit Capture" guidelines, financial institutions must be able to prepare specific reports during examination periods for their RDC customers and deposits. With Software Earnings' FFIEC Compliance Reporting Engine product, financial institutions will be ready and compliant.

The FFIEC issued guidance to identify risks; assess risk management practices and evaluate controls for financial institutions' and technology service providers' remote deposit capture (RDC) systems. FFIEC asserts that the RDC process not only increases existing risks but also introduces even more new and perilous threats for financial institutions. The guidance outlines procedures financial institutions should take to evaluate and limit their RDC risk.

"If financial institutions are to be ready for 2010 RDC examinations, they will soon need to add a reporting system that conforms to FFIEC compliance guidelines," said Larry Thornton, Software Earnings president and CEO. "Our FFIEC Compliance Reporting Engine highlights

multiple facets of the needed functionality to address FFIEC RDC guidelines. In addition, our product is designed to co-exist with any RDC software product on the market today, allowing financial institutions to simply add our FFIEC Compliance Reporting Engine to their existing RDC environments.”

From 1996 to 2007 the FBI received over one million Suspicious Activity Reports (SAR) based on check fraud schemes. The FBI states that the pervasiveness of check fraud and counterfeit negotiable instrument schemes, technological advances, and the availability of personal information from the web, has fueled the growth in external bank fraud with many cases directly associated with international schemes.

FFIEC Compliance Reporting Engine addresses RDC compliance with reports for: management oversight, violations of deposit thresholds, and multiple velocity metric data. Financial institutions can use reports to monitor point-in-time activities and evaluate trend data from their RDC users or the product as a whole. The flexible system design adjusts to meet a financial institution’s ever-changing remote deposit capture environment.

FFIEC Compliance Reporting Engine adds a feature enhancement to Software Earnings’ entire suite of remote deposit products for branch, merchant, corporate, consumer, and correspondent capture. For more information on our products, contact Nick Giambone, Product Manager at (205) 621-4573.

### **About Software Earnings**

Software Earnings is a primary leader in payments and image processing solutions for financial institutions. Since 1988, the company’s innovative solutions have provided their clients quality software applications and enhancements; implementation services; training and education; and business and consulting analysis. Software Earnings is headquartered in Memphis, Tenn. with a development office in Charlotte, N.C.

<http://www.softwareearnings.com/risk>

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Disclaimer - The product name FFIEC Compliance Reporting Engine does not imply in any way that the FFIEC Committee has endorsed the product, nor does it imply or warrant that the product completely satisfies all of the FFIEC Compliance guidance provided by the counsel for RDC. However, Software Earnings fully intends to closely monitor the guidance provided by the FFIEC counsel and to keep the product closely aligned with their reporting recommendations.