

First Touch *i*Capture Suite

A SINGLE REMOTE CAPTURE PLATFORM FOR

Bank Branches
Corporate Clients
Correspondent Banks
Credit Unions
Image Exchange
Lockbox/Remittance
Retail Merchants
Thrifts



First Touch *i*Capture Suite

The challenge.

EXPAND AND PROTECT YOUR CUSTOMER BASE

Financial institutions of all sizes are looking for ways to bring new services, convenience, and pricing models to customers — services that will cement banking relationships with existing customers and entice non-customers to establish relationships.

Additionally, as overall U.S. check volumes decline, new strategies are needed to reduce the growing per-item cost to transport and process paper checks.

BUT AT WHAT COST?

Every financial institution is faced with the challenge of leveraging new technology and the changes in the emerging payments system as it transforms to an electronic environment. However, any technology-enhanced, long-range plans must balance the costs associated with hardware, software, facilities, and operational disruption against the expected benefits.

“The decisions being made today will transform the check system over the course of the next decade or so from a largely paper system to one that is largely electronic. No bank should be left behind as this evolution unfolds.”

Louise Roseman, Federal Reserve, Board of Governors

EXTEND YOUR MARKET REACH

Progressive banks have a unique opportunity to attract new customers and enhance relationships with existing corporate and merchant accounts by breaking through the traditional limitations imposed by location and branch facilities. Through remote deposit, banks can extend their market reach and generate additional revenues by allowing customers to capture and make deposits from their own locations, regardless of proximity to the bank.

CAPTURE DEPOSITS EARLY IN THE PROCESS

First Touch *i*Capture Suite is a simple-to-use solution for banks and their merchant or corporate clients. The images of deposits are scanned where they are first touched and sent over a secure line for immediate processing. Because the physical transportation of the checks is eliminated, potential market penetration is significantly expanded.

A SYSTEM FOR GROWTH

With the same First Touch *i*Capture platform, banks, credit unions, and thrifts can electronically exchange Image Cash Letters with the Federal Reserve, other banks, and various exchange partners, saving significant costs in courier fees. Correspondent banks and bank branches can scan and electronically transmit Cash Letters and deposits, reducing transportation costs and delays.

SIMPLE AND EFFICIENT

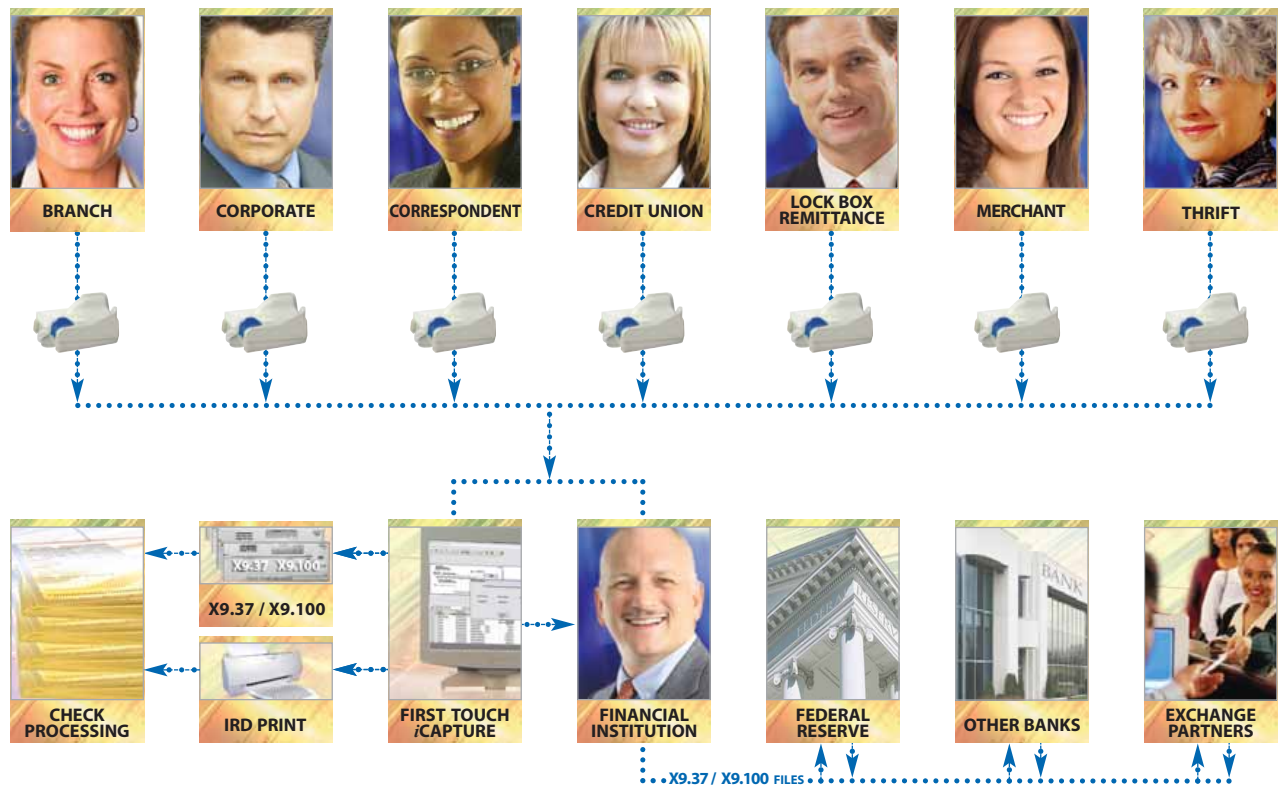
Software Earnings provides a proven turn-key solution featuring our pre-configured First Touch *i*Capture software. The system utilizes a PC server, low-volume scanners (such as the Unisys MyVision X), online training seminars, and 24/7 hotline support.

- FIRST TOUCH *i*CAPTURE – BRANCH CAPTURE
- FIRST TOUCH *i*CAPTURE – CORPORATE CAPTURE
- FIRST TOUCH *i*CAPTURE – CORRESPONDENT CAPTURE
- FIRST TOUCH *i*CAPTURE – CREDIT UNIONS
- FIRST TOUCH *i*CAPTURE – IMAGE (CL) EXCHANGE
- FIRST TOUCH *i*CAPTURE – LOCKBOX/REMITTANCE
- FIRST TOUCH *i*CAPTURE – MERCHANT CAPTURE
- FIRST TOUCH *i*CAPTURE – THRIFTS

Our solution.



First Touch *i*Capture Suite



“The more banks and customers that participate in electronic processing, the larger the benefits will be... we will be able to take out more transportation and reduce the necessity of moving paper around the country. The promise of significant benefits is certainly there.”

Gary Stern, President, Federal Reserve of Minneapolis

“Our corporate clients are saving money, enjoying more convenience, and receiving faster access to their funds. In addition to these benefits, the increased accuracy of their deposits has made this the preferred way for our business clients to deposit checks.”

Taylor Vaughan, SVP Treasury Management, First Tennessee Bank

*“By offering remote capture deposit services to our corporate clients, First Touch *i*Capture has helped the bank achieve deposit growth and new account relationships outside our traditional footprint. The First Touch *i*Capture application allows our clients the convenience and benefits of remote deposit capture with security and flexibility that supports their internal processes.”*

Karen Dolye, SVP, Treasury Management, First Horizon

FOR YOUR CUSTOMERS

Your clients can make check deposits from the convenience of their office. Electronic technology streamlines the deposit process and provides your customers with quicker processing, lower costs, better cash flows, and enhanced money management.

Clients can maintain a single bank relationship for multiple locations, eliminating wire costs and the reconciling of multiple accounts. Multiple deposit files can be transmitted as required throughout the day, and a comprehensive search capability is provided to assist customers with research requests.

FOR YOUR BANK

First Touch *i*Capture enhances your commercial services offerings, giving you a competitive advantage in acquiring new customers and growing existing accounts by extending the bank's market reach, which now may be limited by the physical location of branch offices.

In addition to increasing overall new accounts and deposits, First Touch *i*Capture provides an opportunity to retain accounts that may be looking to competitors for remote deposit services.

FOR YOUR CREDIT UNION AND THRIFT

First Touch *i*Capture provides a comprehensive capture and exchange solution for credit unions and thrifts, taking full advantage of the efficiency and cost savings enabled by Check 21.

First Touch *i*Capture's proven distributed capture platform allows the capture of items at the branch level, creating both an image archive file and a transit Image Cash Letter for transmission to the Federal Reserve or other correspondent of your choice.

The First Touch *i*Capture system also provides for the receipt of incoming Image Cash Letters (X9.37 or X9.100 format) and the creation of posting files for your core system, allowing for a smooth workflow. Additionally, First Touch *i*Capture will accept the exception item file from your core system and create the appropriate outbound returns file to the Fed or other sources.

Good for customers.
Good for business.



First Touch *i*Capture Suite

Good for operations.
Good for profits.

FIRST TOUCH *i*CAPTURE – BRANCH CAPTURE

Allows branches to capture the image and MICR data of all deposits and transmit them to a central check center for processing. This reduces courier costs and eliminates the need to proof-encode the items, further reducing costs, and getting the checks into the item-processing process faster.

FIRST TOUCH *i*CAPTURE – CORPORATE & MERCHANT CAPTURE

Allows corporate clients and merchants to capture the images of deposits at their locations and send them over a secure line for immediate processing. This eliminates the costs and risks associated with physically transporting the checks to the bank and may allow quicker access to the funds.

FIRST TOUCH *i*CAPTURE – CORRESPONDENT CAPTURE

Allows correspondent banks to scan traditional paper Cash Letters for transmission to and processing by your existing check center. This reduces courier expense and enhances the timeliness and efficiency of your check processing operations.

FIRST TOUCH *i*CAPTURE – CREDIT UNIONS & THRIFTS

Allows an improved remote capture item processing workflow to automatically flow in and out of your institution, providing reduced item costs and increased funds availability from your outbound Cash Letters.

FIRST TOUCH *i*CAPTURE – IMAGE (CL) EXCHANGE

Allows traditional paper Cash Letters to be scanned and electronically transmitted to the Federal Reserve, other banks, and various exchange partners. In turn, Cash Letters can be received from the Fed, allowing Image Exchange files to be processed or IRDs to be printed and processed by the bank's, credit union's, or thrift's standard systems.

FIRST TOUCH *i*CAPTURE – LOCKBOX/REMITTANCE

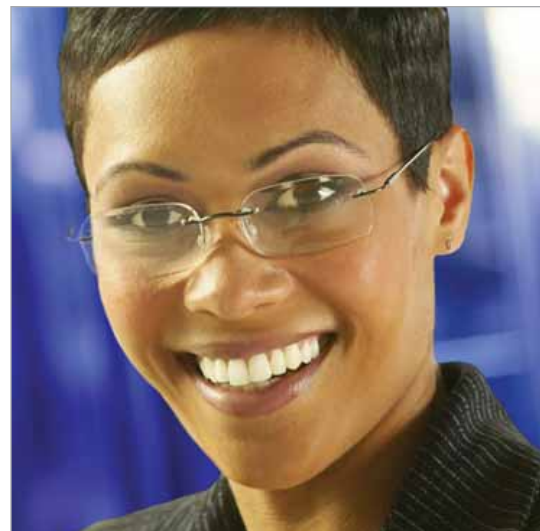
Allows your corporate clients to scan images of remittance documents and related check(s), associate the payment to multiple data elements from the coupon or invoice, and pass the information electronically to their accounts receivable system. This eliminates the need for the manual posting of payments.

OPERATIONAL FEATURES & FUNCTIONS

- Simple plug-and-play installation with minimal changes required to your existing check system
- Powerful CAR/LAR recognition technology reduces keying and validates files against encoding errors
- Image Quality Assurance and re-scan capability for suspect images
- Supports multiple low-speed scanners, from single feed to 180 DPM
- Send and receive industry standard X9.37 or X9.100 files, making it Check 21 ready
- Supports ACH transaction processing
- Supports both ARC and BOC check conversion to ACH
- Includes IRD print functionality
- Provides a reference number with check details for reports, search criteria, and printing on IRDs
- Validates deposit account numbers to reduce fraud
- Supports scanning from multiple offices into a single database
- Allows group-based security function authorization by user
- System alerts and balancing screens identify and correct errors
- Automatically detects and guards against duplicate items
- Summary reports e-mailed to clients at end of business day
- Deposit summary includes a complete list of deposits received and processed for the client by account and location
- Customers archive their own checks and images, providing immediate research capability, reducing calls to the bank
- Transmission of Image Cash Letters immediately after close of business
- Elimination of transportation delays due to bad weather or other factors
- Reduced transportation costs from branches into the main office
- Faster availability of funds
- Fewer returned items by using image exchange
- Real-time access to transaction data
- Savings in transportation and third-party scanning costs

Easy to learn.
Simple to operate.

 SOFTWARE EARNINGS



First Touch *i*Capture Suite

Good for your institution.
Good for your staff.

NO REASON TO DELAY

First Touch *i*Capture has been in production since 2003 and is currently processing over 2 billion dollars a day in transactions at over 3500 capture locations. The solution is scalable and has been implemented at large regional banks, community banks, and credit unions.

IMPLEMENTATION COULD NOT BE EASIER

- Install the software on a pre-configured PC
- Connect the system to your Internet access
- Scan customer, correspondent, or branch deposits
- Transmit the resulting electronic X9.37 or X9.100 files to your site
- Receive and acknowledge X9.37 or X9.100 files
- Process image files or print IRDs
- Process using your existing systems and procedures

CONTACT US

For more information on how your organization can benefit from First Touch *i*Capture Suite, contact a Software Earnings Account Executive at **901.756.4555** or visit us on the web at **www.FirstTouchiCapture.com**.



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