

Corporate Profile

Since its formation in 1988, Software Earnings has been a leader in providing the financial industry with real-world solutions that allow our customers to take advantage of the many advances in check processing and image-based payments processing.

We are...

Software Earnings, Inc. (SEI) specializes in payments processing solutions and applications for financial institutions. Our diverse customer base ranges from the largest top ten financial institutions to many community banks across North America.

Payments Navigator is our component-driven, complete payments processing suite. Payments Navigator's components deliver capture, data correction, distribution, and extract, allowing financial institutions to eliminate their legacy systems.

To address the ever-changing needs of the financial industry, Payments Navigator provides the foundation for payments convergence, our strategy for the consolidation of all payments types into one system.



We also provide a Remote Deposit Capture suite, which provides merchant, remittance, branch, correspondent, teller, and mobile capture, plus an RDC FFIEC compliance reporting tool.

Exceptional service...

Software Earnings is a company with one focus area – payments application solutions. Our research, development, and technical teams have significant banking and industry experience, providing a hands-on perspective into payments.

At Software Earnings, we put our customers first. As a low-tier organization, we strive to provide direct connections to our executive sales staff, product managers, and their technical staff. Our flexible business style combined with our continuous application development allows us to deliver reliable solutions quickly, setting us apart from large infrastructure companies. We continue to deliver products that meet and exceed our customers' business objectives, providing them with a high rate of return on their investment in our applications.

Software Earnings is also an OEM application provider, using other channels to market our software. Our solutions add value to other vendors' products, providing our intellectual capital and knowledge to supplement their solutions.

Success in the industry

Software Earnings has a proven reputation as a payments processing leader. Our solutions process over 15 million items per day. The company operates under the leadership of Software Earnings founder, president and CEO Larry C. Thornton. Software Earnings has remained an industry leader and trusted partner to many banks and technology vendors. Software Earnings is headquartered in Memphis, TN with a satellite office in Charlotte, N.C.