Check 21
Cash Letter
Processing for
Credit Unions
and Other Financial
Institutions

C21Express is a one-of-a-kind product designed to bring the benefits of Check 21 to Credit Unions and Banks not needing the complexity of image statement processing.

C21Express provides credit unions and banks complete **Check 21** capabilities. Designed for institutions that do not require extensive statement processing and archive functions, **C21Express** is a simple, easy-to-use solution which processes incoming image cash letters and allows institutions to create return item image cash letters.

Combined with **ProofPC32** over-the-counter item processing and **ProofPC32 Remote Capture**, **C21Express** provides a completely electronic item processing solution that includes branch capture and merchant/customer capture. With low-cost check scanners, institutions can create a competitive advantage by participating in the new environment created by Check 21. And reducing transportation costs can result in significant financial and competitive benefits to financial institutions.

Images are accessed using a simple screen that allows any of the database fields to be selected. For instance, the user can select all of the images for $100 for a given day or all images for a given account. For institutions using teller names, the teller name is displayed in the grid, and inquiries can be structured to select only a certain teller's work for review. For incoming cash letter items, the bank of first deposit is displayed as a reference making it easy for the user to immediately identify the bank that first processed the check.

Captured and imported images are maintained for archive research. All return item decisions are maintained with the image for future research and electronic endorsement histories are also maintained. Electronic endorsement records from image cash letters are maintained for future research and can be accessed by simply selecting the View Endorsement Records menu item

☐ Flag as Return Item

Route/Transit	Account #	Amount	Check #	Teller/Reference
011000112	247984	300.00	123	BOFD-066012867
011000112	7077755	4800.00		BOFD-066012867
011000112	1066622277733	4000.00	754803	BOFD-066012867
011000112	12356890	3600.00	234567	BOFD-066012867
011000112	6033322	800.00	3730	BOFD-066012867
50071003	389569	2750.50		Cindy AM
50071003	389569	178.00		Allison AM
50071003	389569	3140.69		Kim
50071003	389569	823.00		Kim
104902347	389569	69.12	124	Kathy
104902347	389569	110.49	125	Kathy
50071003	389569	100.00		Allison AM
104902347	389569	15.60	121	Cindy AM
104902347	389569	125.00	122	Julie PM

VIEWING THE RESULTS. Items matching the selection criteria are retrieved from the image files. This list is displayed in a spreadsheet-like grid with the corresponding image. Users can scroll through the list to find a specific item. By simply clicking the right mouse button on the image, or selecting an image tool from the toolbar, users can manipulate the image for a variety of different views. Zoom In/Out features allow for changing the size of the image in the display window. A quick way to view the entire image is provided with the Fit to Window feature, and the orientation of the image can be changed by rotating the image to the left or right. Endorsement information can be viewed by flipping the image, and specific areas of the image can be selected with the mouse to zoom in for closer inspection. Finally, the print tool can be used to print or fax the image with both front and back of the check on a single 8 1/2 by 11 inch sheet. And multiple images can be selected to provide a printed sheet with images that can be printed with sizes ranging from 2 to 20 images per page.

C & A Associates, Inc.

Return Processing. Complete automation of the NSF and Exception item processing operation is provided by *C21Express*. Officers and other personnel can review each check indicating whether the check is to be paid or returned. NSF check images can be sorted by account number, officer, or amount, and users can select only the accounts assigned to their unique officer ID. The NSF charge can be changed during processing, and every customer NSF notice includes an image of the check. Providing the image helps to reduce the number of questions from customers as to the information about paid or returned checks. Cumbersome methods of handling large dollar items, stop payment suspects, items requiring two signatures, and items requiring an endorsement review are consolidated into one simple process that is combined with NSF processing.

Upon completion of the day's work, management reports are generated to help operators balance the day's return item activity, check for errors in the return item image cash letter, and create totals to compare after the image cash letter is submitted.

Electronic Return Item Cash Letters. Return decisions are recorded along with the reason for the return and the Bank of First Deposit. Electronic return item cash letters are created based on decisions made at the financial institution. Using electronic cash letters eliminates courier costs, results in quicker funds availability, and reduces return item charges. Return decisions and electronic endorsements are maintained from the original incoming cash letter file for permanent research. With one simple step, the user can create an X9.37 return item image cash letter file for submission to the Federal Reserve Bank or another correspondent bank.

C&A is one of the leading Check 21 software solution providers in the industry. Our associates have been involved with remote item processing since 1979 and have combined experience of over 100 years. **C&A** image software solutions have been running in financial institutions for over 10 years and we offer a wide range of products and services to financial institutions and other industries. Other software products include *ImageChex32* Check Imaging, Archive and Statement Preparation (including electronic delivery), *ProofPC32* Proof-of-Deposit, Remote Capture and Check 21 Image Cash Letters, check scanners and high speed sorters, midrange, server and PC computer systems, and more. And with an experienced software development staff, our software offerings are the most up-to-date, innovative solutions for financial institutions, allowing our clients to utilize the latest technology to increase operational efficiency and take advantage of evolving technologies in the financial services industry. Contact us today about a demonstration and begin to reap the benefits of today's technology in your financial institution!

C & A Associates, Inc.
www.imagechex.com

1-800-679-7764
FAX: 1-225/791-7820

1814 S. Range Road, Suite A
Denham Springs, LA 70727