ImageChex32

The COMPREHENSIVE & AFFORDABLE Check Image, Archival & Statement Rendering System for Financial Institutions

Check Imaging Today! The introduction of a variety of image cameras, capture devices, and image outsourcing vendors has now made check imaging affordable for all financial institutions. In fact, Check 21 provides opportunities to improve availability, streamline bank operations, and reduce expenses (transportation, maintenance, etc.) when using check image technology. A growing number of banks are now sending and receiving electronic cash letters to take advantage of this new environment, and the benefits of check imaging will only increase as more institutions utilize Check 21 services with the Federal Reserve Bank or other correspondent banks.

ImageChex32, part of the *ImageMaster* family of banking software products, is the answer to check imaging and automated statement preparation for financial institutions of all sizes. See for yourself how check imaging can assist your financial institution in improving customer service and increasing bank operations efficiency.

Designed, developed, and tested by a team of experienced bankers, *ImageChex32* offers the most practical, easy-to-use methods for automating the backroom operation of financial institutions. Here are some of the features that make this product unique.

System Design. *ImageChex32* was developed using standard industry tools such as Microsoft Windows 2000/2003 Server™ and SQL Server™. Windows 2000/2003 provides network connectivity for client workstations, and the *ImageChex32* client software interfaces with all 32-bit versions of Windows, allowing printing to a variety of devices including fax/modems without any required customization of the *ImageChex32* package. The server application runs on Windows 2000/2003 Server™, one of the leading networking systems on the market today, and the database is driven by SQL Server™, a relational database used by even the largest of companies. Windows networking provides a network infrastructure, and SQL Server™ provides database security for selecting, updating, and deleting image information.

Operating Features. *1.* *ImageChex32* provides for the **daily reconcilement** of images with posted items from the core banking application. Bank personnel will be notified each day of any exception images, providing an opportunity to make corrections long before statements are prepared. This feature virtually eliminates cripple statements. *2.* **Special features** have been added for **outsourcing** environments. Edits ensure that the integrity of the database is preserved when receiving images from outside sources, and priority account statement printing allows banks to meet customer demands even when receipt of images is delayed. *3.* *ImageChex32* was **designed by bankers for bankers**. You'll find a simple and easy to use system which avoids technology jargon and complex procedures.

Read on to see how *ImageChex32* can improve customer service and reduce operating expenses!

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Image Inquiry. All imported images are immediately available for inquiry. *ImageChex32*'s standard inquiries, also called filters, allow electronic retrieval by any field in the image database. Bank personnel can also inquire by any combination of fields. The easy to use windows prompt operators for required information and provide quick response to information requested. For instance, images for all items greater than $2,500.00 for a given day can be reviewed on-line, or all images on an account can be selected.

Frequently used filters can be saved for later use. Check images matching the filter's selection criteria are displayed in the spreadsheet-like grid shown below. All the relevant information is displayed in one document. As a result, the user can see the list of checks, the posting status, debit or credit flag, and NSF or exception status. As information in the grid is selected, the corresponding image is displayed in the window below.

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.

Customer service can be greatly enhanced through the use of *ImageChex32*. All customer questions about cleared checks can be quickly answered, and copies of checks can be provided to customers immediately either by printing on a laser printer or by transmitting the item by FAX, all within the standard Windows™ environment. And for those customers that need all checks since the last statement, a range of checks can be selected and formatted on the page in a variety of styles (2 - 20 per page, front only or front/back).

Statement Preparation. Multiple check images are printed on plain paper for inclusion with customer statements. Banks using image technology have reported postage savings of 40% or more. Laser printing of statements and images allows the statement and check images to be printed with one pass. The bank controls the number of images per page and front/back image printing for both credits and checks/debits, and these parameters can be different for **EACH** customer. Also, statements and images can be e-mailed to customers using secure and encrypted files.
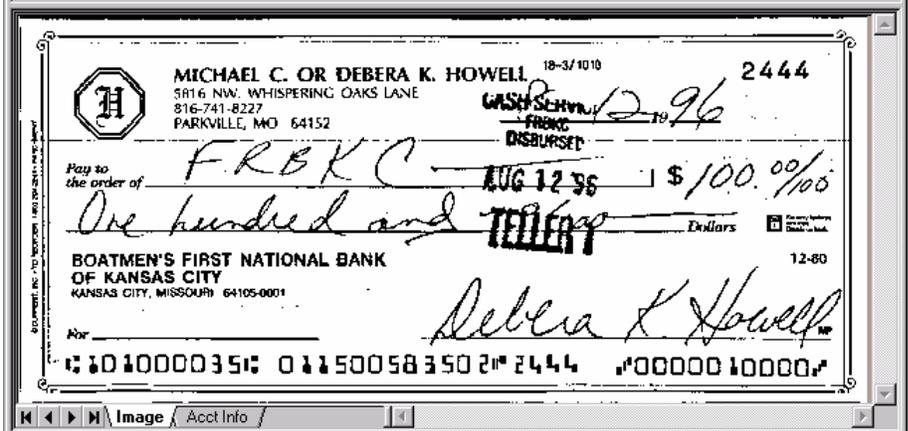
Research. *ImageChex32* maintains an image of the actual customer statement and the images which were included. Archived statement information can then be retrieved by account and date, and a complete copy of the customer's statement can be reprinted at any time. All customer statement information can be viewed in a single window. Customers don't always know when a check cleared; however, with *ImageChex32* research, all online

research can be selected globally, regardless of the statement date. If a customer simply knows they issued a check for $26.52 in the last six months, let *ImageChex32* find the check for your staff.

Customer Satisfaction. Research data (archived statements) is stored independently of the statement format; therefore, statements can be recreated using the most recent customer requested format. This provides a great way to overcome potential customer objections to imaging, and demonstrates to the customer how check imaging can help your bank serve them.

NSF Processing. Complete automation of the NSF item processing operation is provided by *ImageChex32*. Officers and other personnel can review each check and the current account information on-line, indicating whether the check is to be paid or returned. NSF check images can be sorted by account number, officer, or amount, and officers can select only the accounts assigned to their unique officer ID. Customer NSF notices include 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. Upon completion of the day's work, return item cash letters are printed, and management reports are generated to help operators balance the day's return item activity. Returns, both NSF and Exception Items, can be sent in an electronic cash letter file to the Federal Reserve Bank.

Exception Item Processing. Cumbersome methods of handling large dollar items, stop payment suspects, items requiring two signatures, and items requiring an endorsement review can be eliminated with *ImageChex32*. Bank personnel can review each exception image on-line. On-line screens include the exception item, the account's signature card, and the account's current information. Both the front and back sides of check images can be reviewed to check signatures, endorsements, and amount. With *ImageChex32*, one person can review all exception items in a matter of minutes. Management reports are generated at the end of each day to help operators balance any return items resulting from invalid signatures, improper endorsements, and other reasons.

What CUSTOMERS say about *ImageChex32* ...

1. The Windows™ interface makes using the system simple and easy!
2. Even someone with NO training could begin using the system in minutes.
3. It's one of the few systems in the bank we can depend on ... ALL THE TIME!
4. Simply follow the checklist provided by C&A, and you're up and running in no time.
5. Response to support questions is prompt, correct, and helpful, even when we (the bank) created the problem.

Host Integration. *ImageChex32* fully integrates with your bank's core banking application to retrieve all posting, NSF, and exception item information, ensuring that check image information is consistent with account information, and eliminating the need for duplicate setup or processing on multiple systems.

Supported Interfaces. *ImageChex32* has been designed to work with all core banking applications. Currently, our installations are running Nicola Banking System, Cardinal/400, Jack Henry 20/20 and Liberty, ITI, Precision, Peerless, Alltel Horizon, FiServ, BancTec Access, OSI, Phoenix International, Automated Systems Inc. (ASI), Harland Financial Systems, and Modern Banking. We support several non-banking custom interfaces as well. More interfaces are continually being added, and none of these interfaces result in additional charges to our clients. That's correct, we develop the interface (if needed) as part of our standard installation.

Image Compatibility. *ImageChex32* can process images captured by NCR, BancTec, IBM, Panini, Unisys, Maverick, Canon, and Digital Check image capable sorters. C&A's *ProofPC32* is an image capable proof-of-deposit system which supports a variety of capture devices. Images processed by outsourcing vendors such as the Federal Reserve Bank are also supported. In fact, several sources can be combined for a single financial institution allowing for several different capture devices along with images provided by an outsourcing service. And because *ImageChex32* can be setup to look for each of these sources, processing all images requires only one step. And don't forget that all image information is reconciled daily to transactions posted to customer accounts. With this unique feature you can be assured of precise, accurate processing of check image data.

Operating Environment. Image/Database server requires Microsoft Windows Server operating systems, SQL Server 7.0 or higher, and Internet Explorer. User/client workstations require 32-bit Windows desktop operating systems and Internet Explorer. For customer statement printing, HP compatible printer with minimum 24ppm throughput is recommended.

With all the power and functionality of the Windows 32-bit environment, financial institutions can take advantage of the many benefits of the newest technology in image processing, electronic research/retrieval, and automated statement rendering. This technology can be the key to improving customer service and creating a more productive and efficient backroom operation. *ImageChex32*, combined with companion products such as *ProofPC32* and *ImageChex Express*, can provide immediate benefits to your financial institution. Contact us today about a demonstration and begin to reap the benefits of today's technology in your financial institution!

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