

Central Processing Platform



Features:

NetCapture Platform

- Provides Web-based risk management tools, deposit review and workflow management tools
- Enables Web-based configuration of customer profiles, system administration, and business rules
- Includes assignable role-based user privileges, including administrative personnel, review agents, and customers
- Supports duplicate item detection
- Provides automated adjustment capabilities with email notification to depositor
- Includes event logging and reporting

NetConnect Decision Gateway

- Includes a Web-based configuration tool to manage processing, sorting logic, endpoint profiles, and cut-off times
- Generates a Federal Reserve compliant X9.37 image cash letter file for posting deposits and clearing check images
- Handles multiple electronic endorsements in compliance with Check 21 and ANSI standards
- Supports multi-bank and multi-site configurations
- Provides web-based reporting, tracking, and audit tools for all incoming and outgoing items

Proven technologies that deliver value to banks, credit unions, processors, and their customers.

Through its advanced payment solutions and technologies, NetDeposit's Financial Services Solutions Group delivers value to banks, credit unions, processors, and their customers. With multiple patents and billions of checks processed, NetDeposit's Financial Services Solution Group helps you win new customers, grow deposits, and deliver ongoing value to your business and retail customers.

RDC Central Processing Platform

NetDeposit's Remote Deposit Capture (RDC) systems utilize a powerful central processing platform. The processing platform consists of several key components that make successful large distributed capture environments possible. The platform components provide everything required to manage, control, and balance incoming work, monitor, review and report check and deposit activity, post deposits, clear checks and interface your RDC deployment with your existing item processing and image infrastructure.

Whether your situation calls for deploying your RDC system in-house or outsourcing the management to our *NDpro™ Payment Services ASP* environment, NetDeposit provides the tools and technology you need for success.

Management Applications

NetDeposit provides convenient and advanced Web-based applications to manage your RDC deployment.

- *System Manager* provides administration of the end-user check capture environments, providing financial institutions with the tools to create customer-specific processing and business rules, risk and security parameters, user profiles, and access control.
- *Deposit Review* provides a wide range of utilities for monitoring, adjusting, assessing risk and managing incoming deposits. For a supervisor, Deposit Review serves as a workflow management tool to support multiple review agents. Deposits that trigger business rules can be rejected or pushed to clerical staff for review and adjustment, as necessary.
- *Server-Side Reporting* provides Web-based access to summary and detail activity reports from multiple client sites. Reports can be used to download centralized accounting system interface files and research deposit statuses, deposit and item information, and seat licenses.

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Security & Compliance

NetDeposit's central processing system complies with the highest security standards set by the industry and by the world's largest financial institutions. The system supports best practices within the industry for secure data storage, transmission, and processing.

The system provides compliance with several key industry standards and regulations, including:

- Multi-Factor Authentication guidelines set by the FFIEC
- Security access and password standards, as established by BITS
- Standards for data structures, as set by the X9 Accredited Standards Committee

Proven Capabilities

The processing platform is now in its fifth generation and meets the requirements of the largest RDC deployments in the world. By building your RDC deployment on NetDeposit technology, you are assured that the system will grow with your customer base.

Additional Features:

ACH Processing

- Support for ARC and BOC processing
- Generates standard NACHA-formatted files
- Supports opt-out, exclusions, stops, etc.
- Provides settlement reporting
- Works in conjunction with industry-leading ACH systems
- Presents central decisioning of Check 21 and ACH conversion items on a single platform

IRD Printing

- Supports the creation of forward presentment, raw and qualified returns, re-presentment, and subsequent IRDs
- Includes proper image cropping and endorsement handling capability for subsequent forward and return IRDs
- Applies return reason codes, full endorsement chain, and return R/T as required by the X9.100-140 standard
- Supports a variety of different printer types and configurations, including number and type of trays, paper size, roll-fed vs. cut sheet, etc.
- Provides PostScript Level 2 output, including support for PostScript Document Structuring Conventions
- Utilizes NetDeposit-developed IRD Print Markup Language (IPML) for large IRD print operations and external print processes
- Includes an API to print additional security features to Region 8F of the IRD, such as barcodes, seals, and more