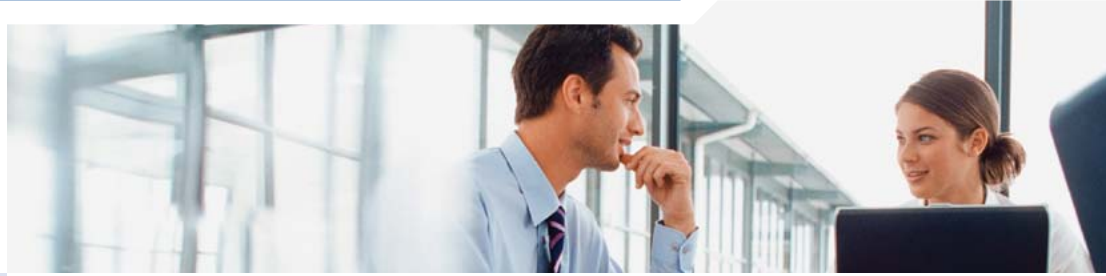


NetCapture™ Branch



Benefits

- Realize the benefits of a proven business case for branch image capture
- Extend the capabilities of existing teller and check processing systems through integration of advanced image processing technology and workflows
- Reduce transportation costs by eliminating the need for multiple courier runs across the branch network
- Eliminate risks associated with physical transportation, such as weather, accidents or lost packages
- Extend bank cut-off times and each customer's deposit window
- Extend branch footprint without increasing infrastructure costs
- Cut operating costs, reduce paper handling, and facilitate faster electronic clearing and settlement

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

NetDeposit's Financial Services Solutions Group delivers value to banks, credit unions, processors, and their customers by providing proven payment technologies. 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 customers.

Image technologies are already widely used in back office check operations, Day 2 processing, and Branch Capture. This adoption phenomenon, coupled with Check 21, makes now the right time for a software and services solution that enables financial institutions of all sizes to manage rising unit costs and deliver higher levels of service through its branches.

NetCapture™ Branch

NetCapture Branch enables financial institutions to integrate advanced image-based capture, item decisioning and item perfection workflows with the business systems already deployed by the financial institution or processor. Using *NetCapture Branch* can increase the capabilities and extend the life of your core systems. *NetCapture Branch* enables you to successfully address the business challenges of today and tomorrow.

NetCapture Branch enables an advanced, virtual image-based proof of deposit workflow with two primary elements: distributed branch image capture and central operations. The *NetCapture Branch* Client provides distributed image capture capabilities to the suite. The branch client powers back counter batch image capture at the branch, executing multiple image processes at the time of capture (IQA, Document Identification, etc.).

After capture in the branch, the transactional data and images are transmitted throughout the day automatically to the central *NetCapture Branch* Platform. The branch platform manages the incoming work and directs the enterprise image workflow to perfect the items and transactions for posting and clearing. The *NetCapture Branch* Platform provides multiple client applications to facilitate data entry, risk review, and transaction balancing. The branch platform automatically routes jobs to the appropriate process (i.e., CAR/LAR/ICR) or client application (i.e., item repair, balancing, exceptions handling, and more) to complete the defined image workflow. The *NetCapture Branch* Platform also provides the integration point to the deployed business systems of the institution to facilitate the completion of daily operations.

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NetDeposit offers the following deployment options to meet the unique need of your financial institution:

- Software license option for implementation of an in house solution owned and operated by the financial institution
- NDpro™ Technology Solutions - NetDeposit hosts the NetCapture Platform for you in our SAS 70 data center, but the financial institution or your processor perform the operational services such as keying, balancing and exception handling
- NDpro™ Processing Services - a full-service processing solution where NetDeposit host the technology and performs the operational processing services such as keying, balancing and exception handling

Regardless of the deployment option, NetDeposit provides implementation, development and training professional services to ensure the solution meets your requirements.

Features:

- Advanced virtual proof image-based workflow
- Seamless linkage with deployed item processing business systems
- Proven J2EE solution architecture designed for high-volume environments
- Robust and intuitive distributed capture client
- Login and user authentication within BITS guidelines
- Comprehensive research functions
- Multi-tenant, multi-bank support with role-based inheritance
- Business date management
- Process monitoring