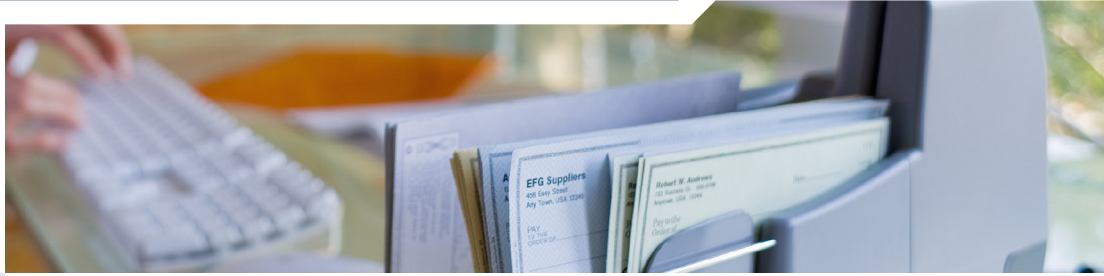


Scanner Solutions



Benefits

- Simplify your remote deposit capture deployment by utilizing a single source for both hardware and software support
- Support your time-to-market and quality-of-service goals with minimal upfront investment
- Eliminate the need to provide the resources required to manage multiple vendor relationships
- Ensure you and your customers receive unmatched hardware quality, reliability, and continuity of service
- Reduce cost and complexity by outsourcing scanner management, sales tax, physical distribution, and repair

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 two 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 customers.

NetDeposit Scanner Solutions

NetDeposit's **Scanner Solutions** delivers complete check scanner programs for long-term remote deposit capture success. By taking advantage of **Scanner Solutions**, you possess the ability to deliver a complete remote deposit capture solution inclusive of capture hardware and maintenance programs. NetDeposit's **Scanner Solutions** get you to market quickly so you can grow your RDC business rapidly and deliver comprehensive support services to your customers.

NetDeposit has value-added reseller relationships with industry-leading check scanner manufacturers to deliver a scanner lineup that provides a broad range of operating modes, speeds, features, and prices to address the varying capture requirements of your customers. With **Scanner Solutions**, you avoid having to negotiate contracts and to maintain direct business relationships with multiple hardware and service vendors to meet the varying needs of your RDC customers.



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Scanner Programs

With you and your customers in mind, NetDeposit offers both a Scanner Purchase Program and a Scanner Lease Program. You may opt to use one or both of these programs to meet the needs of your unique customer situation.

Scanner Purchase Program

With the Scanner Purchase Program, the financial institution purchases and owns its scanner inventory. NetDeposit provides a variety of services to assist you in managing your scanner program.

Purchase Services

With our purchasing services, NetDeposit will take care of acquiring and replenishing your inventory of check scanners. Services include:

- Relationship management with scanner manufacturers
- Forecasting assistance
- Purchasing and order management
- Sales tax collection
- Certification of devices for interoperability with software
- Ongoing quality control and improvements with manufacturers

With these services, you do not need to establish and maintain business relationships with individual scanner manufacturers and you'll get the advantage of NetDeposit's buying power to ensure you get the most competitive prices and priority.

Fulfillment Services

With Fulfillment Services within the Scanner Purchase Program, NetDeposit manages your scanner inventory and the ongoing effort to fulfill orders.

Standard services include:

- Scanner inventory management
- Order processing, tracking, and reporting
- Pick, pack, and ship services

Optional fulfillment services include:

- Branded software CD printing, duplication and fulfillment with hardware
- Collateral document fulfillment inserted in the box

Fulfillment Services enable you to launch a tested hardware fulfillment program with minimal investment. All of your hardware operations can be centralized to our warehouse and fulfillment staff, making your RDC solution hands-off.

Maintenance Services

The Scanner Purchase Program Maintenance Services take care of the inevitable hardware servicing needs. All scanners come with a manufacturer's warranty NetDeposit assists in executing. Beyond the warranty, the following maintenance options exist:

- **Advanced Exchange Service Plan:** This depot service provides an immediate replacement unit that is shipped overnight to the end user. The end user returns the defective unit for replacement. NetDeposit provides all call center and exchange fulfillment.
- **Time & Materials Option:** Defective units that are not covered by either a manufacturer warranty or Advanced Exchange can be repaired on a Time & Materials basis. The length of the repair period may vary, depending on the problem.

With these options you gain all the advantages of utilizing a single source for both hardware and software support and remove the need to create a repair organization or deal with failed units.

The Scanner Solutions Purchase Program provides an excellent option for financial institutions that want to own their scanner inventory or mix and match the scanner services provided by NetDeposit.

Scanner Lease Program

The Scanner Lease Program provides an excellent option for financial institutions and end users that are sensitive to the large upfront cost required to establish and replenish a scanner inventory. The Scanner Lease Program provides an all-in-one service with a monthly payment plan. This service includes the scanner, fulfillment and maintenance. The scanner lease period is 36 months and includes all NetDeposit certified scanners. With the Scanner Lease Program customers enjoy a fixed monthly payment.

Scanner Lease Program Elements

- **Ordering & Fulfillment:** NetDeposit provides an online scanner order form and NetDeposit Lease Agreement to place on your website. Customers are directed to the order form to select a scanner and enter into the lease. After you review and approve the orders, NetDeposit fulfills the orders.
- **Payment:** NetDeposit offers two payment options under the Scanner Lease Program.
- **Direct from End User:** NetDeposit will collect the monthly payments from the end user's designated account. The financial obligation of the scanner lease will be between NetDeposit and the end customer.
- **Financial Institution:** NetDeposit will debit a single financial institution account monthly for all end users participating in the program.* You can add additional scanners on a month-to-month basis. This option allows the financial institution to create the charges to its end user customers.
- **Support & Maintenance:** Every leased scanner is covered by a 3 Year Advanced Exchange maintenance plan. NetDeposit customer support takes calls for scanner issues in addition to software issues.
- **Lease Conclusion:** At the end of the lease period, customers may purchase the scanner at a fair market value price and continue to use the scanner, renew the lease for another 36-month period and obtain a new scanner and a new 3 Year Advanced Exchange maintenance plan, or return the scanner and discontinue the service. Early terminations are the responsibility of the financial institution.
- **Reporting:** The financial institution receives a monthly report detailing scanner lease deployment information.

Scanner Programs Comparison

	PURCHASE PROGRAM	LEASE PROGRAM
Scanner Owner	Financial Institution or End User	NetDeposit
Funded By	Financial Institution	Financial Institution* or End User
Advanced Exchange Maintenance Plan	Optional	Included
Fulfillment Services	Optional	Standard Fulfillment Included
Sales Tax Collection and Processing	Optional	Included
End User Support	Optional	Included

**Due to sales tax implications, the financial institution may not mark up the price of scanners to their end users with the Scanner Lease Program.*