

ImageChex32

Check Image, Archive &
Statement Rendering
System
for Financial Institutions

Check Imaging Today! The introduction of a variety of image cameras, scanners, capture devices, and image outsourcing vendors has now made check imaging affordable for all financial institutions. Check 21 provides opportunities to improve availability, streamline bank operations, expand geographically, and reduce expenses (transportation, maintenance, etc.) when using check image technology.

ImageChex32 is the answer to check imaging and automated statement preparation for financial institutions of all sizes. 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.

Statement Processing. Multiple images are printed with the customer statement text. 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. Statements can be delivered via e-mail with encrypted, password-protected PDF files as well as CD-ROM in custom and HTML formats, and fully formatted statements can be displayed via online banking systems.

Image Archive and Research. Images are archived for further processing and permanent research. Simple inquiry screens allow users to select and sort images for viewing and printing. Statement inquiries show the text of the statement and the attached images.

NSF and Exception Item Processing. Complete automation NSF and exception item processing is supported 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. When return decisions are complete, management reports are generated to help operators balance the day's return item activity. Returns, both NSF and Exception Items, are then included in a Check 21 electronic cash letter file to the Federal Reserve Bank, banker's bank, or another correspondent bank.

Intelligent Incoming Return Item Processing. Incoming return images are permanently archived for subsequent processing and research. Users can view the images, make chargeback/redeposit decisions, and apply service charges. Redeposited items are included in an electronic forward cash letter. Chargebacks are printed on notices which include an IRD (substitute check) for presentment back to the customer.

All transactions for the return processing are generated automatically. These transactions include debits for the chargeback and service charge, general ledger summary entries, and general ledger summary entries for redeposited images. All of these features create total automation of the incoming return process and preserve the images and decisions for future research.

The screenshot displays the 'Statement Research' window. On the left is a list of transactions with checkboxes and amounts. The main area shows account details for MICHAEL C. OR DEBERA K. HOWELL, including account type (REGULAR CHECKING) and a list of account balances. Below the statement is a check image from Boatmen's First National Bank of Kansas City, dated 8-12-96, for \$65.98/100, payable to Pro Athlete.

Transaction	Amount
2443	\$25.00
2444	\$100.00
2445	\$12.00
2446	\$65.98
2448	\$35.00
2449	\$50.84
2451	\$9.67
2454	\$16.39
2455	\$33.16
2456	\$37.60
2457	\$123.16
2458	\$22.88
2459	\$27.27
2461	\$58.87
2462	\$60.29
2463	\$125.36
2464	\$25.00
2465	\$119.23
2468	\$24.00
2469	\$47.93
2470	\$12.75
2473	\$9.55
2476	\$29.50
2478	\$30.00
2479	\$7.33
2480	\$18.38
2482	\$142.50
2313	\$25.79

Core Vendor Integration. *ImageChex32* fully integrates with your institution's core 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. Transaction exchange occurs both ways: receiving and sending posting and exception information. Statement formatting parameters can also be integrated with certain core vendors. All major core vendors are currently supported, but new interfaces are continually being added.

Online Banking Integration. Your customers expect access to their images, and C&A allows access to images via the online banking provider. Our interface accepts secure requests for images, statements, and transaction information, allowing complete access to customer information in a secure environment. Furthermore, this same interface allows core vendor access to the same information for display within their application.

Image Compatibility. *ImageChex32* can process images captured by all major scanner manufacturers. C&A's *ProofPC32* is an image capable proof-of-deposit system which supports a variety of capture devices, merchant capture files, and images processed by outsourcing vendors. In fact, several sources can be combined for a single financial institution allowing for 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.

Feature Highlights

1. **Daily reconciliation** of images with posted items from the core banking application. Personnel are notified each day of any exception images, providing an opportunity to make corrections long before statements are prepared.
2. **Special validation features** have been added for **outsourcing** environments and image exchange. Edits ensure the integrity of the database 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. **Core vendor** integration ensures that transaction information is easily exchanged with minimal operator action.
4. **Electronic statement delivery** allows institutions to use the latest technology for quick and efficient customer access to statement information.
5. **Mail processing features** support postal bar code printing for postal discounts and OMR printing for automated inserters. Full cycle exports to PDF files can be sent to outsource mail processors for printing and mailing.
6. Full **Check 21 compliance** allows your institution to take advantage of every available electronic image exchange option both today and in the future.

System Design. *ImageChex32* was developed using standard industry tools such as Microsoft Windows™ and SQL Server™. Windows™ networking provides a network infrastructure, and SQL Server™ provides database security for selecting, updating, and deleting image information.

With all the power and functionality of the Windows™ 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*, 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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