



Switching to **C21 Express** will save you time and expense.

The Simple Steps to Share Draft Processing with our **C21 Express**:

1. **SCAN AND BALANCE** All items are scanned and balanced at the teller location or at the main office or central site. Uses CAR/LAR (Courtesy Amount Recognition/Legal Amount Recognition) to read handwriting on items and uses C&A's Intelligent Balancing System for corrections. To capture and balance the items at a location usually takes less time than it previously took to microfilm the items.
2. **FED FORWARD.** Creates electronic cash letters in Check 21 image format (X9.37 Format) for forward collection through the Federal Reserve System.
3. **RECEIPTS.** Receives incoming electronic cash letters. Extracts MICR data to transmit to your Core Accounting System. (We interface with all systems.)
4. **RETURNS.** Creates an electronic cash letter of **outgoing return items**.
5. **C&A Intelligent Returns.** Processes **incoming return items** received from the Fed's "FedReceipt Plus for Returns" for all electronic processing of return items. IRDs can be printed when necessary.
6. **RESEARCH IMAGES.** Data is stored in a SQL database along with the images **on your server** for customer service research by all work stations which you authorize.

The functions done after Scan and Balance (steps 2- 5) are done at the central location and are done with **point and click software by one individual** sitting at a PC. **Usually much less than one hour daily is spent on these tasks.**

You will have the ability to manage the Scan and Balance functions from a central location. All of the many security, data integrity, reports, and auditing features necessary in a highly controlled banking environment are provided. The system includes effective automated procedures to prevent duplicate presentation of items.

We come to your location to train your staff and to install the software on your equipment or we install and train over the internet when appropriate. After installation you will receive telephone and on-line technical support 24 hours per day, 7 days per week.

C&A has software to interface to most internet customer access systems.

Contact us for a demonstration today.

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C & A Associates, Inc.

Credit Union Solutions

Intelligent Returns provides the missing link for Incoming Returns

Intelligent Returns is included in your **C21 Express** for a complete solution:

This is an entirely new product designed and written to implement the “missing link” needed to electronically process all steps in the check or share draft collection process. From the beginning, payor institutions using Check21 imaging systems were able to send their unpayable items back to the presenting institution in a Returns Electronic Cash Letter to the FED. But the FED converted those items to paper IRDs and sent the IRD to the institution that originally took the item for deposit.

The Problem: To complete what the FED calls “electronic end to end processing” it introduced a new service in 2009 called “**FedReceipt Plus for Returns**” and can now send incoming returns as an X9.37 (Image format) electronic cash letter to the institution that took the item for deposit.

While waiting for Check 21 software vendors to develop the capability to fully automate the process, the FED introduced the interim service of transmitting a PDF file of incoming returns. However, this method still requires printing the paper and processing manually.

The Solution: C&A Associates, Inc. was one of the first Check21 software vendors to design and implement a system to fully automate the process by using the electronic X9.37 file provided by **FedReceipt Plus for Returns**. Our **Intelligent Returns Module** will allow you to quickly process this new cash letter and take all necessary action on these items including printing the IRD and notice to return to the customer. And this module is simply an addition to your existing C21Express application, using the same screens, storage, and database.

How it Works: You can process much more quickly with the point and click software than with a paper based system and you will be able to review the Items on-line with a list of images. You can then make your decision on how the item should be handled: 1) chargeback to customer or re-deposit, 2) assess or waive a service charge, 3) enter the chargeback account number and identify or change the return reason code. During the process, grand totals are displayed to keep the user informed. When user decisions have been completed, the output is created. This output includes notices and IRDs, the re-deposit file (as a FedForward file), and a posting file with chargeback debits, service charge debits, and all general ledger entries for cash letter totals and service charge revenue.

The Benefit: Incoming return transactions are permanently stored in your image archive on your server and give you the same research capabilities as you have with all of your paid items. Having these images available will improve your capability to manage the risk associated with incoming returns.

Getting Started: You'll have the ability to manage the Scan and Balance functions from a central location. All of the many security, data integrity, reports, and auditing features necessary in a highly controlled banking environment are provided. The system includes effective automated procedures to prevent duplicate presentation of items.

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