

A check from John B. Anderson, 1234 Your Street, Anytown, USA 98765, dated April 12, 2009, payable to Local Phone Company for \$392.47. The check number is 3813. The MICR line at the bottom reads ⑆921921924⑆ 0320 401⑆ 3813. The check is signed by John B. Anderson and includes the handwritten note "March phone bill".

Turbo-charge your electronic deposits!

Complements Deposit21's "Clearing Services"

The original Deposit21 software was designed solely to deposit check images electronically. Users raved about it, but asked if we could also help them extract accurate check data earlier in the A/R workflow. They wanted a complementary environment for reading, validation and keying check MICR line and amount information. The process had to be fast, accurate, flexible and easily integrated into any payment processing workflow. We developed Deposit21's "Check Services" option to meet this request.

Seamlessly Extends Deposit21

The Check Services option provides the check recognition, data correction, image data entry and supporting services that a top-notch A/R application requires. The added capabilities are tightly integrated into Deposit21 and are managed through the same web portal. The resulting high data quality is ideal for the rigorous demands of electronic deposit processing. Accurate data is essential for accurate deposits.

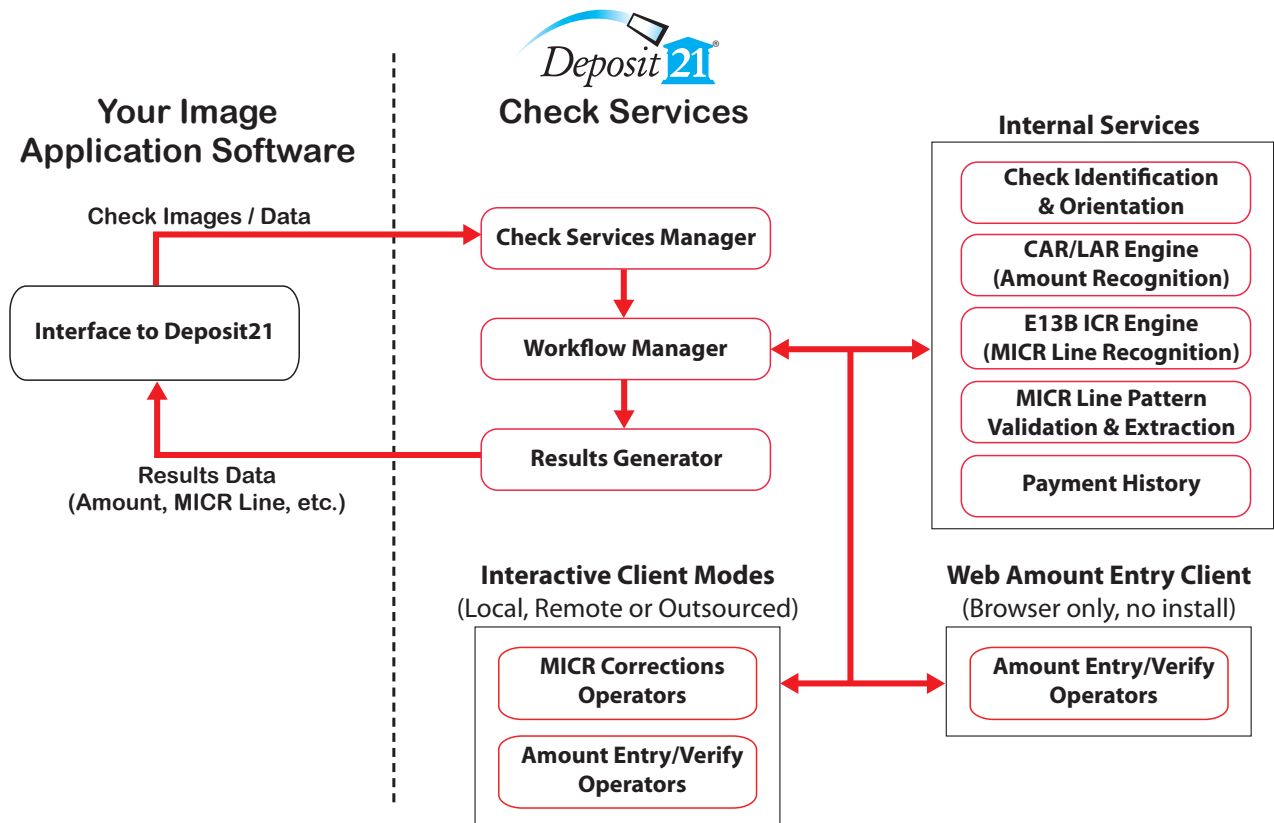
Comprehensive Features

Deposit21 provides the key elements for modern check payment processing:

- **Check ID & Orientation.** Deposit21 determines whether a given image is a check or not. For each check it also determines its orientation (front-to-back and/or rotated.)
- **Check Extraction From Pages.** The check portion of a full page or oversize check document can automatically be extracted, identifying and isolating the check "tear off" area for keying and deposit purposes. This eliminates the need to tear off the checks before scanning, maintaining transaction integrity.
- **MICR Line Data.** An E13B ICR engine reads the E13B code line from each check image, to verify, correct and/or locate each character in the image. An image data entry client is available to provide a very efficient, purpose-built image data entry environment for correcting any rejects.
- **Amount.** The CAR/LAR engine reads the courtesy and legal amounts, then cross-checks and merges the results for the best combination of read rate and accuracy. A highly configurable decision engine implements your policy preferences regarding the usage of CAR/LAR results and image data entry to determine check amounts, also incorporating nominal payment amounts from non-check documents. The image data entry client has an optimized check amount entry mode, satisfying the highest speed keyers.
- **Citrix Compatible.** The image data entry client can be packaged as a Citrix application, simplifying deployment and easily expanding the pool of available keyers for peak periods.
- **Outsourcing-Ready.** The image data entry client can be operated remotely, with a firewall-friendly design. The client software is fully buffered for operation over a WAN, so operator throughput is maintained even in a remote environment. Browser-based web amount entry is also provided.
- **Image Privacy.** Adaptive image redaction is built in, sending only non-sensitive portions of the check to the image data entry operators. The Image Privacy rules are easily configurable via the web portal.
- **Alternate Image Support.** Your forms software can provide multiple images for each check, in bitonal, gray or color formats. Keying can be configured to use the best image format initially, or to default to the bitonal image and allow the operator to display the gray or color format with a single keystroke, as needed.

Flexible and Configurable

You define Check Services “Jobs” using the included setup utility. Each Job specifies a sequence of processing functions, each of which is controlled by parameters that tailor its operation to your specific requirements. You can define multiple Jobs and invoke each Job at the specific point in your workflow where it is needed. This modular approach allows you to integrate just the functions you need and to control where they occur in the processing workflow. Deposit21 thus works as a seamless extension of your application. The diagram below provides an overview of how Check Services integrates with your application.



A Total Package

Deposit21 is a proven product with strong capabilities in the areas of recognition, security, reporting, operator alerts, statistics, recovery, configurability and many others. Tangent’s experience with high volume remittance systems is reflected in the extensive features and uncompromising attention to detail in Deposit21.

Tangent Knows Checks

Tangent Systems’ software products have processed billions of checks around the world, so you can rest assured that your checks will be processed correctly. Deposit21 has provided leading edge electronic check processing capabilities for years, depositing checks electronically for government, commercial and non-profit clients. Deposit21’s Check Services option is a logical extension to the clearing services, leveraging Tangent’s decades of experience with high-speed check processing and payment processing.



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