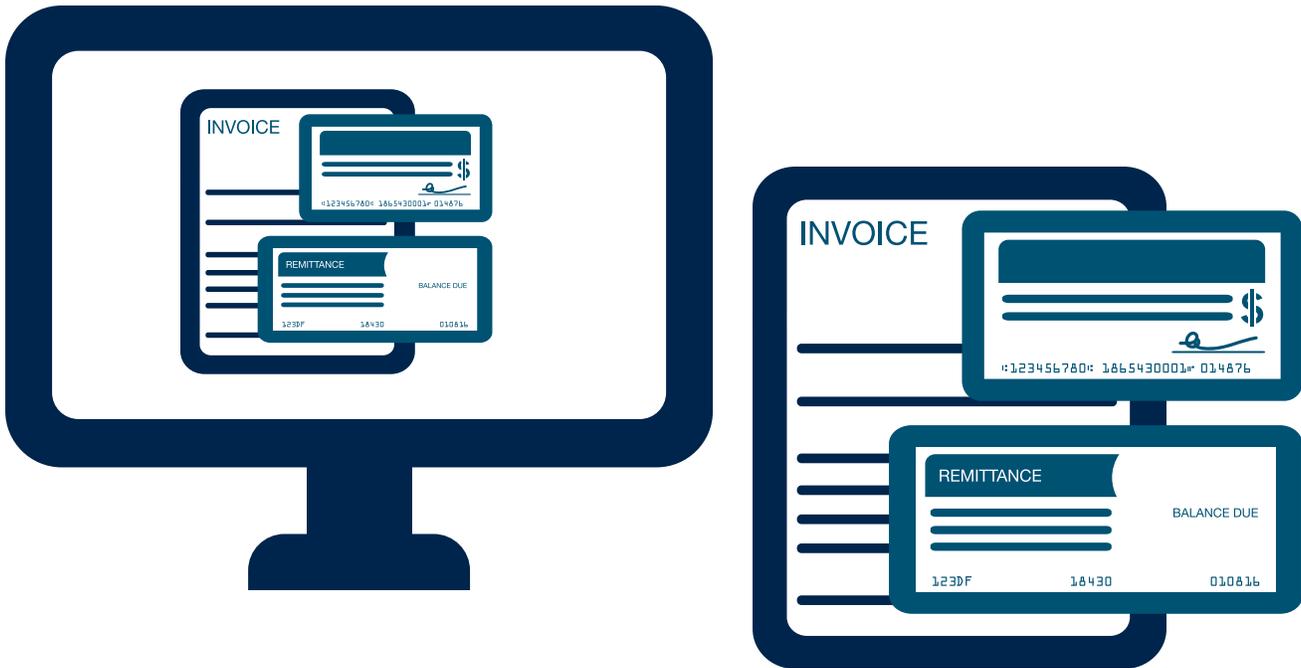


Desktop remote lockbox solution

Reduce payment processing costs while broadening lockbox opportunities



For many companies, processing remittance payments in-house is a key aspect of maintaining cash flow and reducing the overall cost associated with processing payments.

RDM's flexible and scalable desktop and mobile solutions offer full remittance capture capabilities that bring the efficiency of lockbox services in-house, without the large investment. With RDM's remote lockbox solution, mid-to-large sized companies can process simple or complex transactions.

Supported document types and transaction profiles include:

- Checks
- Remittances
- Envelopes
- Invoices
- Full page documents
- Partial payments
- Single check and/or remittance
- Multiple checks and/or remittances

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Customizable data entry forms

Data entry forms offer the ability to record and track vital payment information at the point of capture. User-defined data entry fields associated with each check and/or remittance document enable more efficient downstream processing and can reduce exceptions. Data can be captured at the desktop or mobile device in multiple ways by using data entry, powerful optical recognition technology (OCR/ICR), and payer lookup features. Field data can be mapped directly into settlement processing and system report channels, as well as exported for integration with accounting systems to simplify the posting process.

OCR/ICR lift

OCR/ICR lookup functionality allows RDM's solution to optically read data on remittance documents. The data is mapped directly into user fields, eliminating the need for manual entry. When a remittance document is scanned, the OCR line content is automatically lifted, parsed and applied to the fields. No need for manual entry.

Payer lookup

Payer lookup functionality automates data entry so that when a check is scanned, the MICR line is used to look up the check writers "payer" records in the database. When there is a match to existing payer information, the available user fields are automatically populated within the corresponding data. If a record doesn't exist in the database, Self-Learning Payer Lookup can learn the record that is manually entered by the operator, and apply matching data to future payments.

Key plus

Key plus is a flexible transaction profile that combines scanning, keying, and amount validation into one easy process; allowing the user to efficiently capture the entire transaction. These transactions may include a combination of check(s) and remittance(s). Within key plus, users can apply the amounts of one or more checks to one or more physical or virtual remittance items within each transaction, enabling quick and efficient transaction management.

Remittance balancing

When remittance balancing is enabled, the application verifies check amounts to multiple dollar amounts ('total amount due', 'discount amount due', 'minimum amount due', 'late amount due', 'amount paid') available on the remittance item in order to balance the transaction.

Data feeds

Data feed and report files provide financial institutions with customized business-critical information in various formats (including CSV, XML and PDF) and are available through various delivery methods whether it be on demand or scheduled.

These feeds are used to post deposit data for cash management purposes, including:

- Check data/images
- Virtual remittance data
- Remittance data/images
- Account information
- Accounts receivable data

These data feeds offer the capability to be ingested by Business Intelligence platforms for planning and analysis, as well as the integration into many A/R systems, delivering productivity, accuracy and cash flow gains.



About RDM Corporation

RDM Corporation provides large financial institutions with Remote Deposit Capture (RDC) solutions designed to help their clients simplify the way they do business. RDM processes over \$600 billion in payments annually and helps financial institutions increase revenue, expand market share and improve customer service for over 80,000 end users.

Four of the top ten financial institutions in the United States use RDM's payment processing solutions. RDM serves 40 percent of the top 100 Fortune 500 companies including brokerage firms, big-box retailers, healthcare and insurance providers, and government entities. Working with clients for over 30 years, RDM provides both software and hardware solutions including web-based and mobile RDC, and manufactures a wide range of digital imaging scanners. For more information, visit www.rdmcorp.com.