Streamlined Check Processing and Treasury Management Automation

Although check writing has been steadily declining since the mid 1990's, checks are still one of, if not the leading, tender type within the financial services and investment communities.

FTNI recognized the value of providing a remote deposit capture (RDC) solution to the financial services sector early on following the Check 21 legislation signed into law on October 28, 2003. Since 2004, our financial services-specific RDC solution has been successfully deployed to hundreds of top financial services firms that process hundreds of thousands of checks each month.

> **Checks Are Declining . . . But Slowly.**
> In the U.S., 28 billion checks were written in 2009, dropping by about 1.8 billion a year. At that pace, according to a Philadelphia Fed study, paper checks will take until 2026 to go away entirely.

Introducing ETran Lite™

ETran Lite™ (formerly eRemitPro) is a proven, powerful, and easily configurable Remote Deposit Capture solution designed to simplify and speed check processing within the financial services industry.

This bank agnostic, software-as-a-service (SaaS) solution allows financial services firms to easily continue accepting checks without the need for managing yet another application on the desktop. ETran Lite helps minimize administrative time, cost and risk by fully automating the treasury management process. ETran Lite allows you to seamlessly support centralized or distributed check processing environments via a single, easy-to-use, user interface.

ETran Lite Modules

▶ **Administration** — Easily manage user login credentials, profile entitlements, transaction queues, home office oversight, metadata, data appending and approval, and more from the easy-to-use ETran Lite Admin Module.

▶ **Desktop Scanning** — The ETran Lite scanning module provides review and editing capabilities for single or batch check scanning activities. Once uploaded, items and their associated metadata are securely transmitted and available for immediate review within the ETran Lite Admin Module.

▶ **Mobile Remote Deposit Capture (mRDC)** — Efficiently embed mRDC capabilities within your existing Android or iOS mobile applications via our ETran Lite mobile SDKs. All transactions and payment information is processed and stored on the ETran Lite secure servers in the same manner as desktop items.

The ETran Lite Process

(1) Each check is run through a desktop scanning device (or via mobile remote deposit capture) to capture its image and MICR line (routing, account and check number).

(2) Upon scanning or mobile capture, the check data is loaded to the ETran Lite Desktop Scanning Module and the user is able to enter additional metadata (brokerage account number, etc.) associated with the check. Once scanning or mobile capture and data appending is complete within the Desktop Scanning module or mobile device, the user uploads the batch of checks to the Admin Module for additional review and approval based on unique business rules.

(3) After uploading information from the initial desktop scan or mobile capture (via the ETran Lite Desktop Scanning Module or mobile device) into the ETran Lite Admin Module, no data is retained on the workstation or mobile device. All information is transmitted to the ETran Lite Admin Module and accessed securely leveraging end-to-end data encryption.

(4) As soon as the ETran Lite Admin Module receives a transaction/check image, it's available for immediate review, appending and approval within the Queues section.

(5) Home office oversight is enriched by near real-time access to funding information, including the scanned transaction/check image and associated metadata captured at the time of check capture. Users at the home office can also add/alter metadata associated with the payment within the ETran Lite Admin Module, ensuring all transactions are in good order for depositing.

(6) ETran Lite is bank agnostic, allowing you the flexibility to direct deposits to your bank of choice.
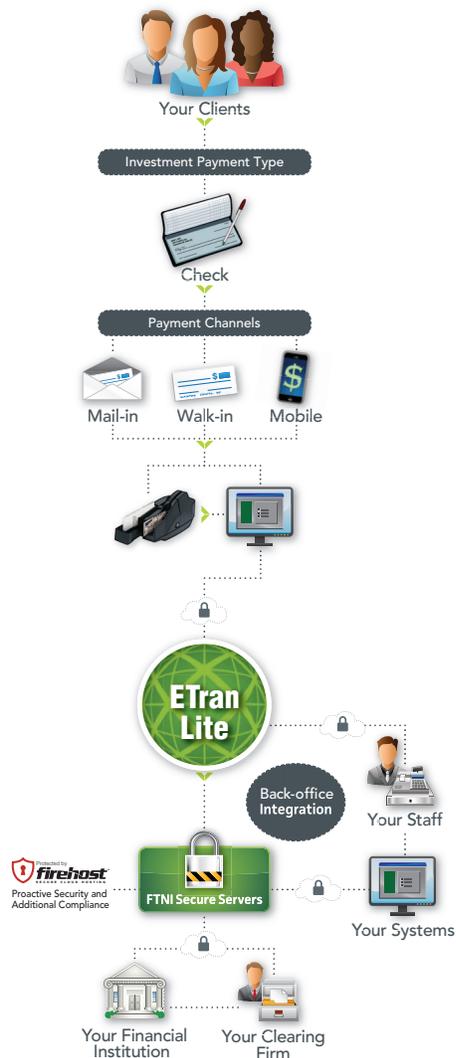
How ETran Lite Works

Designed as a tailored check processing solution specifically for the financial services industry and delivered in a SaaS model, ETran Lite can be seamlessly integrated with your back office accounting applications, banking systems and any Digital Check desktop scanner or mobile device based on your check scanning volume needs.

The solution includes browser-based check imaging and administration modules and a desktop check scanner, allowing your business to easily prepare electronic deposits from any desktop and send to your bank of choice. What's more, the ETran Lite mobile SDKs allow you to easily embed mRDC functionality within your existing Android or iOS apps.

Easily integrated with your back-office systems, ETran Lite helps to facilitate the automatic reconciliation of payment and customer account data based on your unique business rules and processes. Check images can be archived in the cloud or downloaded to an internal database, and the solution works with both physical checks and mobile remote deposit capture (mRDC) scenarios.

Your Clients

Investment Payment Type

Check

Payment Channels

Mail-in   Walk-in   Mobile

ETran Lite

Back-office Integration

Your Staff

Proactive Security and Additional Compliance

FTNI Secure Servers

Your Systems

Your Financial Institution   Your Clearing Firm

Benefits

Businesses recognize significant value from the ETran Lite RDC solution, including:

- ▶ Accelerated clearing and funds availability via same day deposits
- ▶ Easily support centralized or distributed scanning environments
- ▶ Reduced operational costs and processing administration
- ▶ Reduced financial fraud
- ▶ Enhanced cash flow from optimized treasury management
- ▶ Improved treasury reporting at macro- and micro-levels
- ▶ Improved back-office system integration and fewer data siloes
- ▶ Bank agnostic – easily route transactions to existing or new bank destinations
- ▶ A single view of electronic deposits, from desktop and mobile sources

Features

- ▶ Manage desktop and mobile deposits on a single system
- ▶ Configurable data entry screen
- ▶ Flexible integration to back-office systems
- ▶ Transmission to your bank(s) of choice
- ▶ Standard RDC and mobile remote deposit capture (mRDC) support
- ▶ Fully compliant hosting site — PCI, SSAE16, HIPAA and more
- ▶ Online real-time management reports
- ▶ Data search, view, download, print and searchable PDF capabilities
- ▶ Detailed pending and cleared deposit reporting
- ▶ Searchable archives via metadata entered at time of scan
- ▶ Multiple, volume-based check scanner hardware options
- ▶ 12-month access to archived items for free
  - Extended storage options available
- ▶ Scanner maintenance available

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