



(THE FUTURE OF
FINANCE IS OPEN

ACTIVEVIEW® ITEM PROCESSING

IMAGE-BASED ITEM PROCESSING SOLUTION





The Powerful ActiveView® Item Processing

With ActiveView® Item Processing, financial institutions of any size can take advantage of the efficiencies that Check 21 was designed to create.

Image exchange enables you to eliminate costly courier expenses, improve cut-off times and incorporate branches into your item processing operations.

By integrating item processing, imaging and multiple research and delivery options, ActiveView Item Processing gives your financial institutions a powerful new tool with a real measurable return on your investment.

- Improved efficiency
- Scalable configuration for any size institution
- Increased productivity
- Customization to fit the needs of your financial institution
- Interaction with other technology to provide streamlined processes
- Reasonable return on investment



“What separates ActiveView Item Processing from other item processing options is the innovative system workflow.”

- Image Capture with Proof Express
- CAR/LAR Processing
- Image Exchange
- Branch Capture
- Image Statements
- Email Statements
- Research in both browser and Windows
- Internet Banking API
- Duplicate Item Detection

What separates ActiveView Item Processing from other item processing options is the innovative system workflow. In traditional item processing environments, capturing, reading and balancing items are all part of a three-step process. In ActiveView Item Processing we have simplified this to a single process including proof-of-deposit capture (POD), character account recognition/legal amount recognition (CAR/LAR) and automated balancing and reconciliation.

FINASTRA Brochure 5

ACTIVEVIEW® ITEM PROCESSING

Scalable Transports

ActiveView Item Processing Proof of deposit (POD) is a scalable solution that allows your financial institution to customize the item processing solution that's right for you. ActiveView Item Processing interfaces to multiple transport manufacturers such as Canon, Burroughs, Panini, Digital Check and NCR systems, in a wide range of document-per-minute (dpm) capture devices. ActiveView Item Processing also supports a variety of system configurations in centralized or decentralized, single or multiple institution processing environments.

Proof-of-Deposit Capture

Proof-of-Deposit (POD) Capture is the core module in the ActiveView Item Processing integrated suite of image products. POD captures items in centralized or decentralized, single or multiple branch processing environments and then utilizes CAR/LAR technology to read those items for processing.

CAR/LAR Processing

CAR/LAR automates the process of manually viewing and entering item amounts for balancing. CAR/LAR electronically reads the Character Amount (numeric) field and the Legal Amount field on the check to determine the amount. With ActiveView Item Processing CAR/LAR, the system will typically yield better than an 80% accuracy rating, which eliminates the need for manual review on a majority of your items.

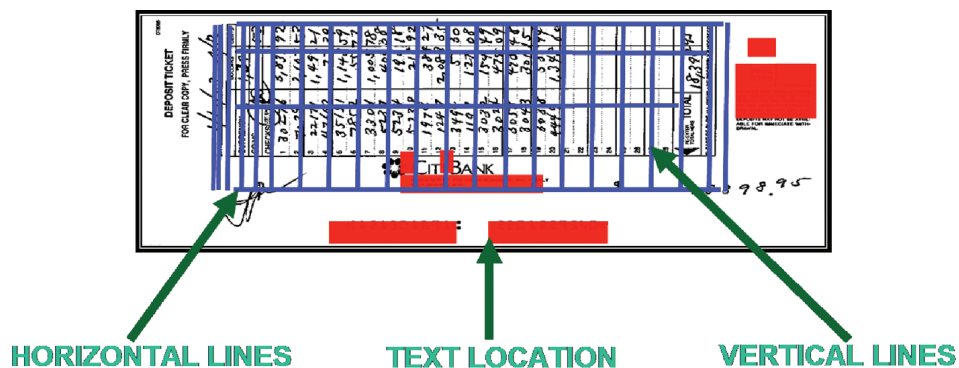
Proof Express

Proof Express provides automated balancing and reconciliation of items. Once items have been captured and read by CAR/LAR they are run through Proof Express.

After all items are read, they are then assigned a credence value, which indicates the likelihood of a read error. The credence values are then sorted so you only review the items most likely out of balance until your batch balances through Credence Assisted Balancing. In addition to auto balancing, Proof Express allows you to perform reject repair, ticket creation for over and short adjustments, re-arrange out of place items and more, all from one screen!

Image Exchange

With Image Exchange for ActiveView Item Processing, images may be captured at the main or branch locations using a variety of platforms. Transit items are then logically sorted and separated into outgoing cash letters that are electronically sent to the Federal Reserve or any third-party image exchange facility. Logically sorting the items eliminates the need for physical paper sorting capabilities. This allows for the use of smaller single pocket transports, resulting in tremendous cost savings for your financial institution.



Branch Capture

Branch Capture for ActiveView Item Processing offers you the opportunity to capture your work throughout the day, which enables you to manage workflow, meet deadlines and solve geographical challenges. Multiple configurations and capture devices allow you to customize Branch Capture at each specific branch location. Utilizing image exchange, Branch Capture allows you to truncate your work and eliminate courier costs.

Image Statements

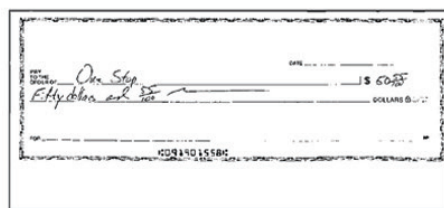
With Image Statements for ActiveView Item Processing, preparation takes a fraction of the time. Image Statements interfaces with virtually any core software and prints your customer statements and check images. With flexible statement layouts, image pages can be customized to accommodate customer preferences to the individual account level.

Email Statements

Email Statements for ActiveView Item Processing allows you to take Image Statements to the next level, providing email delivery of statements and notices. Customers can choose to receive secure statements and notices as encrypted, password protected PDF attachments, or receive a notification message directing them to view their statements through their Internet banking system. This not only eliminates postage and mail preparation costs for enrolled customers, but also positions you as a leader of innovative products and services.



01/18/2005 \$73.61



01/18/2005 \$50.55



01/18/2005 \$162.94



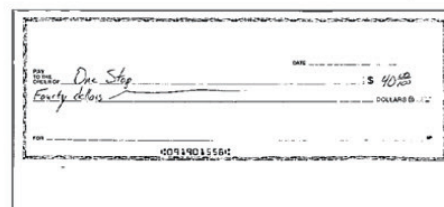
01/18/2005 \$500.00



01/18/2005 \$94.22



01/18/2005 \$76.21



01/18/2005 \$40.00



01/18/2005 \$40.30



The ActiveView Item Processing Internet banking interface provides an industry standard connection between the ActiveView Item Processing check imaging system and Internet banking software platforms.”

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Join us at Connections 2005, Harland Financial Solution's
Annual User Conference in San Diego, August 24-27.

PRIMARY ACCT:		121234401		STATEMENT PERIOD: 03/28/2005 - 04/26/2005		
=====						
SUMMARY:						
ACCOUNT	PREVIOUS	TOTAL	TOTAL	SERVICE	ENDING	
.....NUMBER.....	..BALANCE..DEBITS.....CREDITS....	..CHARGE..	..BALANCE..	
DDA 121234401	6,750.29	40 4,172.93	4 4,057.29	.00	6,634.65	
=====						
ACCOUNT	PRINCIPAL	PRINCIPAL	TOTAL	TOTAL	LATE/MISC	ENDING
.....NUMBER.....	..ADDITIONS..	..REDUCTIONS..	..ESCROW..	..INTEREST..	..FEES...	..BALANCE..
A/L 121234401	.00	.00	.00	.00	.00	.00
=====						
NOW PERSONAL		121234401		(YEAR-TO-DATE INTEREST:		2.34) 7 00/01 02
=====						
DESCRIPTION	CHECKS	DEPOSITS	DATE	BALANCE		
BALANCE LAST STATEMENT			03/27	6,750.29		
CHECK 3462	50.00		03/28	6,700.29		
ACH CREDIT		2,167.68	03/30	8,867.97		
STATE OF ALABAMA PPD STATE ALO PPD*49491		*NET BALANCE	*10950910345*RETI			
CHECK 3463	1,000.00		03/30	7,867.97		
CHECK 3469	25.23		03/31	7,842.79		
CHECK 3467	20.77		03/31	7,822.02		
ACH CREDIT		1,401.00	04/01	9,223.02		
US TREASURY 303 PPD SOC SEC						
CHECK 3468	19.00		04/01	9,204.02		
ACH DEBIT	131.70		04/04	9,072.32		
BC/BS - ALABAMA PPD BCBS PREM.						
ACH DEBIT	145.90		04/04	8,926.42		
BC/BS - ALABAMA PPD BCBS PREM.						
CHECK 3471	60.00		04/04	8,875.42		
CHECK 3464	48.39		04/04	8,823.03		
CHECK 3465	23.38		04/04	8,799.65		
CHECK 3475	16.58		04/04	8,783.07		
AUTO TRANSFER DEBIT	608.83		04/05	8,174.24		
AUTO LN PAYMENT 120041070						
CHECK 3473	467.95		04/05	7,706.29		
CHECK 3472	160.00		04/05	7,546.29		
CHECK 3479	11.00		04/06	7,535.29		

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Research

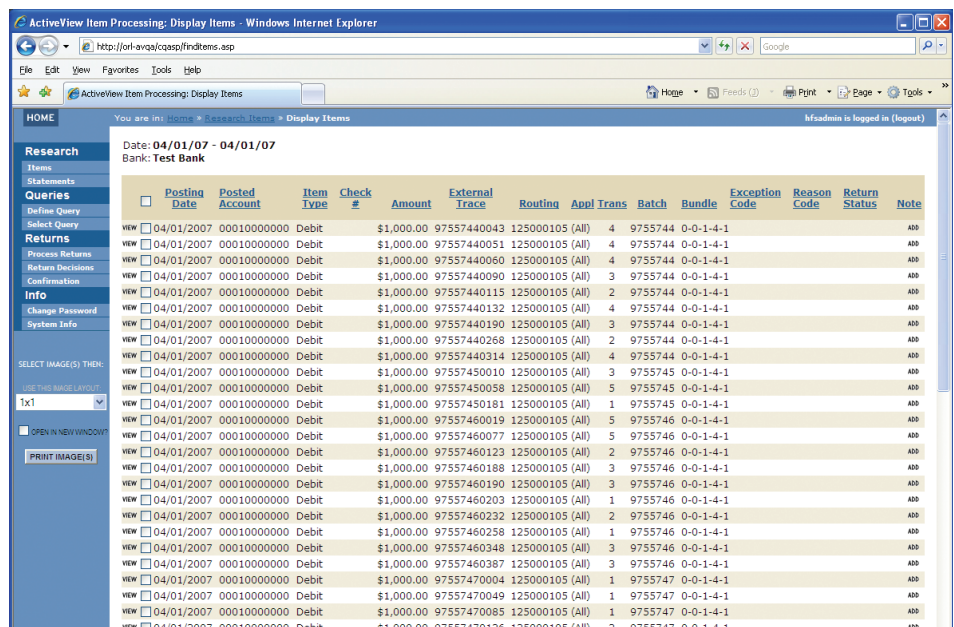
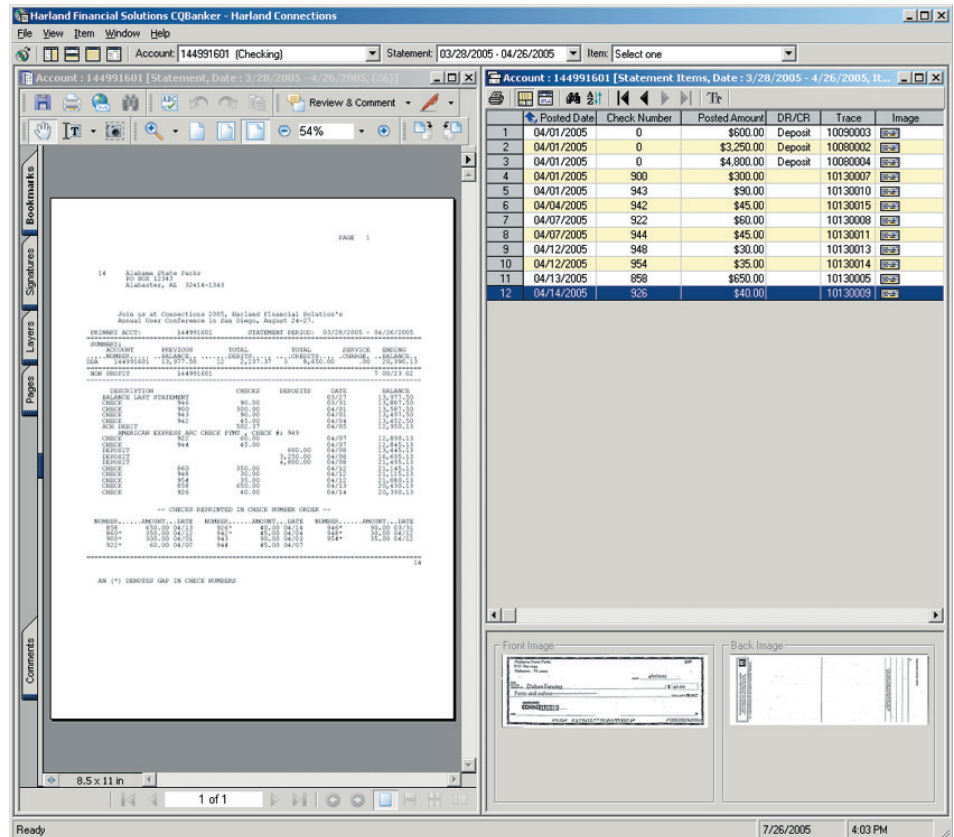
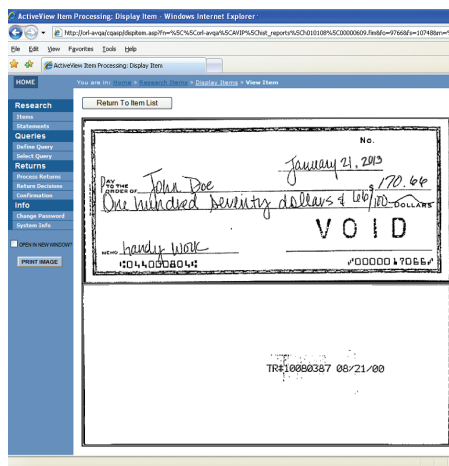
Research for ActiveView Item Processing enables employees to research account histories, statements and canceled check images. It runs securely inside your institution's firewall on an intranet. With both Windows and Web-browser user interfaces, employee familiarity is leveraged, which dramatically reduces training requirements. The advanced research gives you access to custom queries.

Internet Banking Interface

The ActiveView Item Processing Internet banking interface provides an industry standard connection between the ActiveView Item Processing check imaging system and Internet banking software platforms. Connecting the check imaging system with Internet banking platforms provides the launching pad for a variety of new, exciting, convenient and cost reducing Internet banking services.

Duplicate Item Detection

ActiveView Item Processing provides a fully integrated solution to scan for duplicate items across a wide range of product platforms. By interfacing and processing transactions from input sources like branch, teller, merchant and mobile capture, as well as processing ATM transactions, ActiveView Item Processing has the ability to detect and prevent items from being deposited multiple times through different customer access points. This functionality provides you with early detection and prevention of possible fraud or human processing errors.



ActiveView® Item Processing Highlights

Image Capture with Proof Express

- Supports variety of workflows
- Simple to operate
- Eases handling of piggy-back, Free Items and Rejects
- Credence assisted balancing
- Capture + recognition + balancing = proof express

Branch Capture

- Supports full range of capture devices
- Flexible configuration
- Reduces courier expenses

Image Exchange

- Centrally locate processing centers
- Eliminate need for couriers
- Allow for remotely located branches
- Improve processing time
- Reduce hardware costs

Image Statements

- Reduce postage—15–20 percent typical savings
- Reduce paper—Duplex printing of text and image pages
- Automate your rendering—Prints OMR and 2D barcode
- Flexible—Number of images/page

Email Statements

- Fully integrated ensuring consistency across all statement types
- Highest form of security available through 128-bit encryption of PDF and password protection
- Automated messaging for subject headers and text body messaging
- All attachments compressed to reduce network bottlenecks
- Primary and alternate email addresses supported

Research

- Comprehensive search and look-up capabilities
- Search argument criteria for easy resolution of DDA account issues, etc.
- Cycle and drop selectors for statement research
- Search statements by account number or cycle

Internet Banking Interface

- Multiple third-party interfaces supported
- Secure browser-based viewing, includes support for viewing front and back of check
- Handles multiple file formats including: PNG, BMP, JPEG, GIF and TIFF
- Transactional research supported

Duplicate Item Detection

- Scan for duplicate items across multiple input sources
- Early detection and prevention of fraud or processing errors





About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit finastra.com

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