



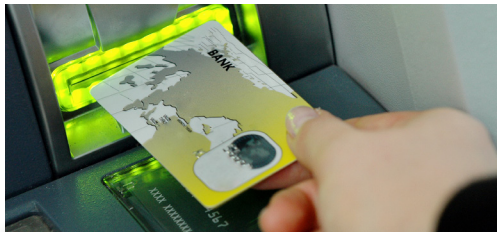
PAYMENTS PROCESSING

ITEM CAPTURE & PROCESSING



Dynamic Solutions. Superior Results.

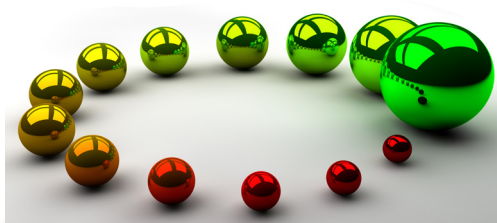
KEEP PACE WITH RAPIDLY CHANGING ITEM CAPTURE AND PROCESSING TECHNOLOGIES WITH OUR INNOVATIVE SUITE OF SOLUTIONS



➤ **IMPLEMENT PROVEN ITEM CAPTURE TOOLS** for your branches, ATMs & merchants



➤ **INTEGRATE SUMMIT.NET,**® an end-to-end processing platform, with your existing core environment



➤ **DELIVER A ROBUST CHECK IMAGING SOLUTION** that improves back-office performance



➤ **CLEAR ITEMS LESS EXPENSIVELY** through the CSIXchange network of CSI participating banks

Regardless of your institution's needs, our solutions give you the ability to implement integrated check imaging, branch capture, remote deposit capture and other payment processing options. CSI empowers you with versatile options that improve revenue and performance.

Financial institutions can maximize payment processing abilities with these relevant solutions:

- Implement proven item capture tools for your branches, ATMs and merchants
- Integrate Summit.NET, an end-to-end processing platform, with your existing core environment
- Deliver a robust check imaging solution that improves back-office performance
- Clear items less expensively through the CSIXchange network of CSI participating banks

CSI's Item Capture and Processing solutions integrate not only with our core processing platforms, NuPoint® and Meridian.NET, but also with other core systems.

BRANCH ITEM CAPTURE

BRANCH CAPTURE

Integrated item capture improves efficiency and reduces costs

CSI's Branch Capture connects your bank's locations together with time-and cost-saving tools that streamline the remote deposit capture, presentment and return process of checks. Branch Capture makes captured data easier to manage and control.

Our image capture solution offers:

- Extended daily cut-off times at remote locations
- Balanced workloads and improved productivity by capturing at branches
- Tailored solutions to meet branch-specific needs
- Images of all items using Image Quality Assurance (IQA) software

SMART BRANCH DELIVERY

Configure and deploy new branch capture sites remotely

Summit.NET **Smart Branch Delivery** allows you to configure, maintain, update and deploy new branch capture sites remotely.

This branch capture management tool delivers the following advantages:

- Update new software and settings automatically at each capture source
- Utilize an end-of-day close function to compare runs and batches at each branch with those at the host site for verification

Optional features include access to the Summit.NET **Data Mining Module**. The module uses advanced recognition technologies to pull data from captured check images.

With the Data Mining Module, you can develop marketing campaigns that improve revenue and attract new customers:

- Extract the pre-printed name and address to build targeted marketing lists
- Identify customers by such specific criteria as routing and transit number, high-dollar checks or other data elements
- Analyze customer accounts to identify cross-sell and additional investment opportunities





ATM CAPTURE

IMAGE ATM BALANCING

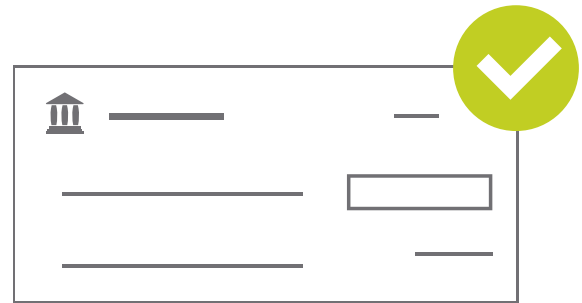
Seamless integration of check imaging
into NCR image-enabled ATMs

Summit.NET Image ATM Balancing Module streamlines the process financial institutions use for processing ATM transactions. The module enables your ATM to image and capture items immediately, eliminating the need for envelopes and manual processing. Utilizing NCR's ATMs and consolidation software, the module allows you to import and balance image transactions, as well as create an industry standard x9.37 file for electronic collection and processing.

With Summit.NET Image ATM Balancing, your financial institution can achieve the following competitive advantages:

- Extend deposit deadlines for enhanced customer satisfaction
- Improve the efficiency of both branch and back-office performance
- Reduce fraud from "empty envelope" deposits
- Increase revenue by allowing staff to focus on cross-selling services and products

REMOTE DEPOSIT CAPTURE



WebRDC

A Web-based merchant capture solution that allows your customers to scan, balance and transmit digital images to your financial institution for posting and clearing

This SaaS-based solution eliminates the need to update software across multiple locations. With WebRDC, you can not only make banking easier for your customers, but also customize your user interface by utilizing your own branding, issuing customer login credentials and maintaining your own capture locations, operators, roles and permissions.

Advanced features include:

- True multi-factor authentication
- Unique risk levels per merchant or account
- An optional deposit hold for items that exceed the risk level threshold
- Duplication detection and prevention at website, merchant and financial institution levels
- Unisys automatic courtesy amount and legal recognition



CSI OFFERS REMOTE DEPOSIT CAPTURE
THAT STREAMLINES THE ITEM CAPTURE
PROCESS FOR MERCHANTS.

CHECK IMAGING

NUPOINT CHECK IMAGING Enhanced check imaging solution that automates manual processes

CSI's integrated check imaging solution streamlines how items are processed, stored and distributed. As an automation tool, it helps banks maximize the efficiencies of their branches and employees by reducing the time it takes to manually process checks as well as reducing physical storage needs.

Our check imaging solutions delivers the following key benefits:

- Image both sides of every item for research, archival and statements
- Research item details and retrieve associated images quickly with NuPoint Image
- Customize the number of images printed on customer statements
- Eliminate postal delays and costs by giving customers access to statements online



IMAGELINKS Innovative platform of products for check processing, imaging and archiving

ImageLinks is a powerful, all-inclusive tool for improving how your financial institution manages paper checks. Using integrated technology, our platform allows Meridian.NET customers to gain a competitive advantage by offering more robust, streamlined services. ImageLinks eliminates manual processes, physical storage constraints and unnecessary costs associated with paper and postage.

ImageLinks allows customers utilizing Meridian.NET to achieve the following efficiencies:

- Enhance research capabilities for improved customer experience
- Reduce postage delays and associated costs by 30 percent
- Provide check images and statements online or via CD-ROM
- Receive a fax or printout of the front or back of any check, deposit or deposited item

RETURNS/ CLEARINGS



ECHECK RETURN ITEM PROCESSING

Intuitive, easy-to-use online tool
for inbound return check handling

eCheck Return Item Processing provides financial institutions with a powerful online tool for managing the return process. With this platform, financial institutions can upload a standard ANSI x9.37 file and then adeptly facilitate how individual items are addressed. The tool helps you become more efficient, knowledgeable and profitable by simplifying return check handling.

With eCheck Return Item Processing, you receive the following key benefits:

- Enable users to efficiently make chargeback/redeposit decisions from online screens
- Filter return items by date, return reason, customer deposit account and amount
- Produce x9.37 forward collection image cash letter files for re-presentment items
- Render chargeback notices and IRDs for charging back items that are not re-presentable

IMAGE CLEARING NETWORK

Powerful alternative for clearing items
through CSI's participating banks

CSI's Image Clearing Network provides financial institutions with a more cost-effective platform for clearing and settling imaged items. Developed by CSI to accommodate the needs of our customers, the network leverages CSI's banking relationship among customers for a more efficient service.

The Image Clearing Network gives you the following competitive advantages:

- Clear items less expensively through a network of participating CSI banks rather than sending items to a correspondent bank
- Initiate settlement through Viewpointe, a member-owned association of financial institutions
- Reduce the cost and risk associated with the transportation of items

REMITTANCE SOLUTIONS

Powerful solutions that streamline
processing and compliance

With Remit.NET and RemitXpress, CSI allows you to offer commercial clients tools for reducing the high cost of remittance processing. Our solutions automate the manual processes associated with payments, from long mail float to manually keying in payment information. Through these tools, CSI enables you to deliver value-added solutions that improve operational efficiency, profitability and compliance for your commercial clients.

By offering a variety of remittance software solutions, you can capitalize on the following benefits:

- Attract new businesses and retain commercial clients
- Improve revenue by generating new fee income
- Distinguish your financial institution within the marketplace

