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# SMARTCLEARING™

## INTEGRATED CHEQUE PROCESSING AND CLEARING SOLUTIONS

**SMARTCLEARING™ is an advanced end-to-end cheque processing solution from Cheque Book Issuing, Cheque Personalisation, Automated Amount Encoding, Outward Clearing, Cheque Settlement at Clearing House or any banks or organisation handling interbank clearing, Inward Clearing, and Archival System for Cheque.**

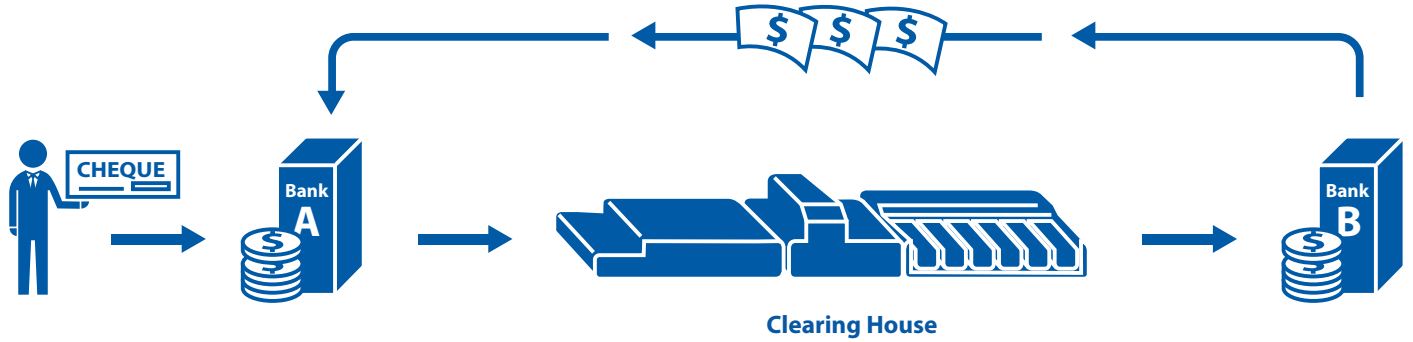
The end-to-end solution is used in more than 90% of centralised cheque clearing industry in Indonesia, including Indonesian Clearing House. Our solutions have minimised our client's cost of labour and time in cheque book printing, cheque processing, and other cheque processes.

As an Exclusive Distributor for Fuji System Machines, BSS is committed to provide cost effective and proven solutions in the arena of cheque processing and cheque clearing. In addition, with business outsourcing on the rise, BSS is eager to work with any organisations seeking to outsource cheque processing and clearing operations.

## BENEFITS

- Low capital investment and ongoing costs
- Issue personalised cheque book within minutes
- Improve efficiency of cheque amount encoding whilst reducing effort and cost
- Capability of scanning front and back of cheques, during the clearing process
- Easy to archive and retrieve cheque images
- Cheque sorting based on configurable criteria
- Reduced cheque rejection rates
- Faster and easier cheque verification
- Reduced cheque fraud
- Cheque truncation-ready
- Increased customer satisfaction
- Reduce cheque processing time

# SOLUTIONS BREAKDOWN



## SMARTCHEQUEBOOK™

A cheque issuing/ printing application for printing personalisation and encoding the MICR data with MICR Encoder and Personalisation Machines. Furthermore, SMARTCHEQUEBOOK™ produce a report that track all the issued cheque for control and security purposes.



## SMARTENCODE™

A cheque encoding application with the main ability to encode MICR amount field. This application is generally use in Automatic Amount Encoding/ Power Encoding process in the banks where it eliminates human error in amount encoding and improve time frame spent in amount encoding process. Furthermore, it produce a report that track all the encoded cheque for control and security purposes.



## SMARTARCHIVE™

An electronic storage system for cheques, SMARTARCHIVE™ is a built-in archive system for banks/ clearing houses to access, monitor, control, view and retrieve cheque data & images. Searches are based on cheque number, account number, BSB number, amount, etc. SMARTARCHIVE™ reduces the cost of storing physical cheque at branches or at the head office.



## SMARTOUTWARD™

SMARTOUTWARD™ is an Integrated Clearing System covering Outbound Clearing Processes from banks' head office/ branches to Clearing Houses. SMARTOUTWARD™ processes Automated Amount Encoding and Electronic Clearing Data (with/ without document to follow or with image to follow - cheque truncation) to the Clearing House.



## SMARTSETTLEMENT™

SMARTSETTLEMENT™ covers cheque sorting based on receiving BSB number, or any certain criteria based on MICR code. SMARTSETTLEMENT™ is for clearing houses or any financial institutions handling interbank clearing processes. SMARTSETTLEMENT™ can also produce clearing settlement reports.



## SMARTINWARD™

SMARTINWARD™ is a cheque clearing solution designed and developed to assist banks with processing inbound cheques from the clearing house to cheque processing centres. SmartInward™ streamlines internal cheque sorting, cheque image capture, cheque verification to fasten cheque processing time and reduce cheque frauds.



## FEATURES >>

- Print personalisation and MICR encoding simultaneously
- User defined template - parameterised design
- Multi level security/ access right
- MICR impact encoding technology to minimise cheque fraud

- Automatic amount encoding on cheque
- Reject repair for unreadable cheques
- Input data interface from a formatted text file
- Cheque details report
- User management

- Per batch or per item processing
- MICR data and image recording
- Built-in search function based on amount, BSB number, cheque number, account number, etc.

- Automated amount encoding
- Multi host connectivity
- Electronic cheque image capture
- MICR impact encoding technology

- Automated sorting function based on receiving BSB number
- Built-in reject re-entry/ reject repair system
- Advanced clearing reports
- Settlement of inter-bank transactions
- Integration to clearing house or banks' accounting system

- Sorting function based on configurable criteria
- Built-in reject system (return cheque broadcast system to all the branches)
- Centralised automation by region