

SMARTARCHIVE™

Digital Cheque Archival Solution



Comprehensive cheque archival solution for all processed cheques, including: prior to deposit cheques, outgoing cheques, incoming cheques, and ACH transactions

Today's Cheque Archiving

- Cheques are frequently distributed, handled and processed between multiple parties from customers, financial institution and cheque processing centres
- In each party, internal operations involve many divisions and clerks creating higher possibilities for cheques to be misplaced, lost or stolen
- To avoid this, cheques are usually recorded and stored manually with in paper copies, micro film or micro fiche
- Retrieval of manual cheque (scanning through paper files, etc.) in place, requiring time and effort. More time is needed if storage area is located far from the cheque processing centre.

» The Potential Problems

- Cheques may get lost
- Customers are disadvantaged with no copy of deposited cheques
- Cheque transactions are uncontrolled, leading to a discrepancy and finger pointing of parties to take the blame. This results in longer processing days
- Jeopardised corporate image
- Reduced levels of customer service
- Search and retrieval process is inconvenient, labour intensive and time consuming

» The Need to Change

There is a need for an affordable solution that effectively archives and retrieves cheque documents.

When achieved, cheque security is improved resulting in safer transactions and higher levels of customer service.

» The Solution

SMARTARCHIVE™ cheque archiving solution provides a way to automatically file front and rear images, including MICR data of multiple processed cheques to improve processing speed and accuracy.

A seamless integration of SMARTARCHIVE™, results in a streamlined workflow of cheque capture, sort, archive, verify, batch, balance and export to generic file format or direct posting to payment processing centres.

*Requires further integration. Conditions apply.

» How it Works

1. Cheques are read and scanned through a MICR image scanner.
2. SMARTARCHIVE™ automatically archives cheques in an image-based electronic filing system to store the front and rear cheque image and captured MICR data.
3. Cheque image and MICR are kept electronically in a local database, or recorded into CDs, DVDs or Blu-Ray™ for archival using CD/DVD/Blu-Ray™ burner or producer device.
4. Cheque Image and MICR can be searched and viewed. Archived processed cheque images and customer data are searched using a flexible search criteria to provide a more accurate search result set.
5. MICR data can be exported* to TXT, XML, and Excel worksheets for an easy view of data for further processes.
6. Prints MICR and data for clients, in daily, monthly, annually, or available at any time requested.

» Flexible Search Criteria

SMARTARCHIVE™ searches the following index fields:

- Cheque Serial Number
- BSB, Bank or Branch Code
- Account Number
- Transaction Code
- Amount
- or any combination (such as Account Number + Amount)

User may select to search by the following comparisons.

- Equal to
- Greater than
- Less than
- Greater than or equal to
- Less than or equal to
- Range

» The Result

With SMARTARCHIVE™, the process of cheque archiving and retrieving is streamlined and fast.

Cause of discrepancies are easily identified and located, minimising disputes and finger pointing between parties.

Help Your Business:

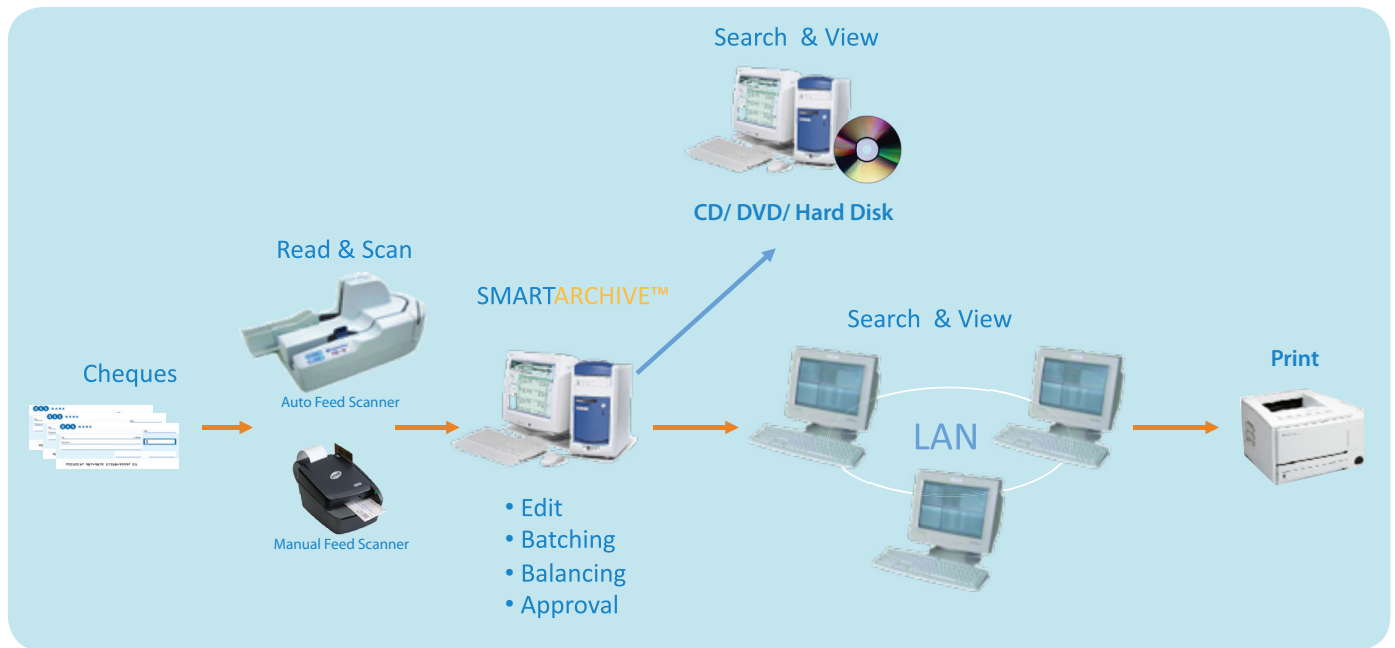
- Save time and costs associated with archiving solution
- Minimise disputes over cheque discrepancies
- Reduce or eliminate duplicated tasks
- Fast search and retrieval of cheque images
- Reduce costs of cheque handling
- Streamline operations
- Enhance customer or member responsiveness every step of the way
- Save time and effort, unlike the traditional archiving system
- Simplify and fasten processing between parties
- Reduce fraud opportunities
- Reduce errors and teller workload
- Reduce overhead of operations, transportation and central storage
- Accelerated decision making
- Increased audit and disaster readiness
- SMARTARCHIVE™ ensures Service Level Agreements are met

Help Your Customers:

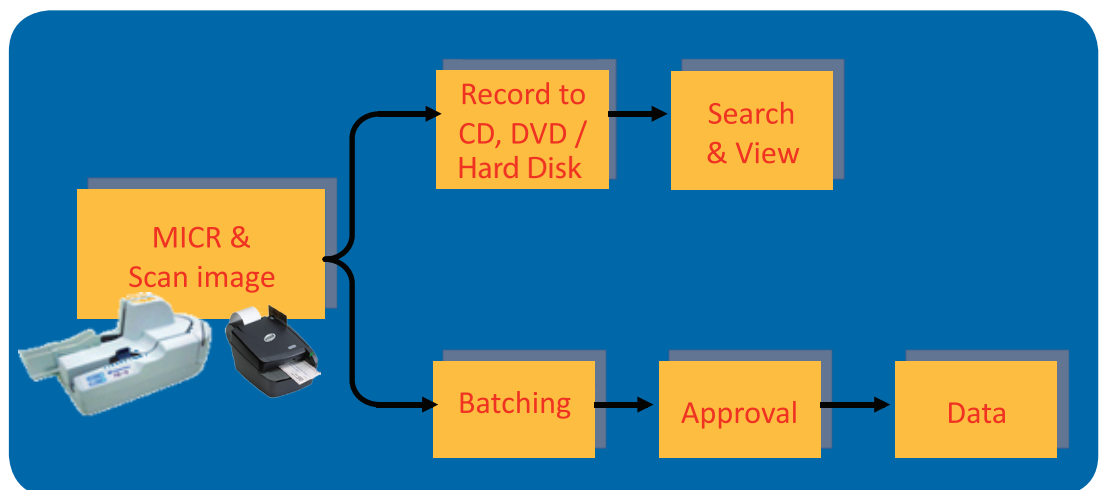
- Extended window times for customers to deposit cheques
- Improved customer service
- Peace of mind as image copy of deposited cheques can now be provided for safekeeping



» System Diagram



Process Flow



» Key Features

- Multiple/ manual feed cheque capture
- Image and MICR data archival and retrieval
- MICR and OCR recognition technologies
- Archiving to CD/DVD/Blu-Ray™ or hard disk
- Check 21 compatibility
- Daily/ monthly/ annual statements on CD, DVD, or hard disk
- Preliminary proof, image and data replacement
- Microfilm / microfiche replacement
- Cheque image and MICR data statements
- Fully automated image and data workflows, capture, verify, batch and balance transactions for further processing
- B/W, greyscale and colour capturing capabilities

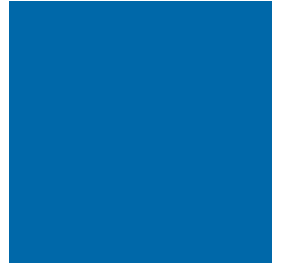
» Hardware and Software Specifications

Minimum hardware configuration:

- Pentium IV 2.0 GHz
- 20 GB hard disk
- 256 MB RAM
- Compatible Cheque Scanner (supplied as part of the product)

Minimum software configuration:

- Operating System: Microsoft Windows



» Technical Services and Support

We provide free consultation and proof of concept that suit your needs, prior to arrangement.

We give comprehensive training and ongoing support services to ensure your continued success and satisfaction with our products. Responsiveness and effective communications combined with expert technical knowledge are the goals of our technical services department. Our support is available via telephone, fax and the Internet. Our standard maintenance contract includes ongoing software upgrades and enhancements.

» Why BSS?

With more than 20 years of staff experience in cheque processing, BSS brings world-class solutions to the financial services industry.

Our clients include national and multinational financial institutions, ACH and other nationwide projects for Cheque Payment Processing. Our solutions are developed in-house for faster delivery of tailored solutions to our clients.

End to End Cheque Processing Solutions

Samples of the applications available include:

SMARTCHEQUEBOOK™	Chequebook Issuing Solution
SMARTENCODE™	Cheque Encoding Solution
SMARTAUTOAMOUNT™	Automated Amount Encoding
SMARTARCHIVE™	Digital Cheque Archival Solution
SMARTINWARD™	Inward Clearing Solution
SMARTOUTWARD™	Outward Clearing Solution