



Banks Can Attract New Commercial Accounts with Powerful In-house Remote Deposit System

Merchant Capture provides a strategy and vehicle for financial institutions to attract new commercial accounts and strengthen relationships with existing ones. Banks that offer remote deposit have a competitive advantage over those that don't—in fact, industry experts believe remote deposit is now a necessity for banks serving a commercial customer base.

Goldleaf's in-house Merchant Capture system is licensed with **no per item processing fees**. With this cost-effective structure, banks can control the cost of their remote deposit offering and project its resulting ROI while they **reap the benefits of deposit base growth—without the penalty of additional charges**.

Merchant Capture supports more than forty capture devices and scales from a single desktop application to multi-location networks. It is intuitive and easy-to use with simple “step through” operations. Software installation is achieved remotely, both at the bank and customer site, and is a “one-click” event for the merchant customer.

For banks and their customers, Merchant Capture can help lower costs, improve operations, accelerate clearings and solidify banking relationships. It helps bring the goals of Check 21 image processing closer to reality.

Benefits for the Bank

Attracts new business opportunities - The system provides banks with strategic opportunities to attract new customers and retain existing ones. Strategic business targets include:

- Commercial prospects beyond the bank's geographic influence—the Merchant Capture system is a far less capital intensive way to expand a bank's deposit base than building or acquiring new branches.
- Current customers with multiple locations in or beyond the bank's physical footprint.
- Customers who need fast clearing and availability of high dollar checks.
- Small retail customers who want the convenience of remote deposit or an alternative to “ARC” conversion.
- Customers who are only borrowers and not depositors.

Assures image quality - At every client image-capture station and at the bank's consolidation server, image quality is assured as deposits are processed and received.

Eliminates retention of physical checks - Check images are captured, verified and archived at the point of presentment, streamlining bank operations for reduced costs.

Reduces transportation costs - Courier pick up services for large depositors is no longer necessary.

Improves banking relationships - Merchant Capture is a pivot point for banks and customers to redefine their relationship with regard to item processing charges, return and posting fees, availability schedules, credit relationships and compensating balances.



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Benefits for the Bank's Commercial Customer

Improves accounting operations - Corporate accounting operations are more efficient—later cut off times, lower transaction costs, enhanced cash flow and reduced transportation time for deposits result in a more productive treasury department.

Improves information flow - Additional customer data can be entered at time of image capture.

Provides automatic accounts receivable update - Merchant Capture automatically outputs a transaction file for updating business accounts receivable records.

Consolidates banking relationships - The need for a local banking relationship with each business location is eliminated.

Features & Functions

Multiple clearing formats - Supports electronic check conversion to **Check 21-X9.37 standards, ACH (ARC and BOC) and IRD formats.** Banks can ingest the customer's electronic deposits into their regular check clearing systems.

CAR/LAR technology - Improves speed and accuracy in the capture process for reduction of time and errors in data entry and balancing routines.

Image archive and research - Automatically created image archive with field level indexes provides powerful multi-criteria search capabilities and improves customer service.

Accounting system interfaces - Transaction files interface with leading accounts receivable applications such as Great Plains, Solomon, Peachtree, Quickbooks and more.

Scanner, sorter and encoder independent - Interfaces with more than 40 capture devices including Buik, Canon, CTS, Digital Check, Fujitsu, Magtek, Panini and Unisys brands.

Data security - Data transmission between merchant and bank uses the latest digital encryption.

CD/DVD burning ability - Burn archived images and data together for backups and offsite distribution.

Technical Services & Support

We offer comprehensive training, integration and ongoing support services to ensure your continued success and satisfaction with our products. Responsiveness and effective communication are the goals of our technical services department. Support is available via telephone and the Internet. Our standard maintenance contract includes ongoing software upgrades and enhancements.



Your Next Step - If you are looking for a strategic tool with **NO TRANSACTION FEES** to grow deposits, improve customer service and retention and improve your customers' treasury operations, please contact us at 800-450-3502 or DTinfo@goldleaf.com.

Other Goldleaf Solutions

Goldleaf Financial Solutions, Inc. (NASDAQ: GFSI), offers a complete package of integrated technology-based solutions specifically designed for financial institutions. Our solutions for community banks include:

Remittance/Lockbox Processing - An image-based remittance/lockbox system that banks can use to provide such services to commercial customers. Merchant Remit can be located in the bank's data center or at the customer site with remote deposits transmitted on demand.

Branch Capture - From multiple locations, this system provides for scanning of all items and secure transmission to the bank's data center for entry into the central check processing system.

Interactive Voice Response - Our interactive, open architecture voice and speech response system, with multifactor authentication in accordance with FFIEC guidelines, allows customers to access account information, initiate transactions and receive customized bank information by phone, 24 hours a day.

Enterprise Report Management - Report management system, available in-house or on an ASP basis, is installed in more than 1,000 banks and corporations worldwide.

Conversion Services - We provide digital-to-digital conversion services for check and document images, statements, reports and data.

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