



## Image-based Remittance/Lockbox System

**S**treamline payment processing with **Merchant Remit**, the latest technology in image-based remittance and lockbox payment solutions.

Any business in any industry that processes payments on a daily, weekly or monthly basis is a candidate for Merchant Remit.

The system provides end-to-end processing, from capturing check and coupon images through deposit preparation in Check 21 X9.37 file format. Priced competitively, Merchant Remit provides an affordable, cost-effective solution with **no transaction-based charges**.

Merchant Remit offers flexibility, speed and accuracy through its ability to easily define business processing rules in its Project Builder Module. It



incorporates the latest iterations of optical character recognition (OCR), magnetic ink character recognition

(MICR), courtesy and legal amount recognition (CAR/LAR) and two dimensional barcode encoding technologies. Automatic item processing features for smart balancing, smart account linking and key-from-image also help improve data capture time and accuracy.

The system scales from a single user processing solution to a high volume, multi-location system. It is hardware independent and supports more than 40 types of check scanners and item transport devices.

Merchant Remit is easy to install and improves the most challenging payment processing environments.

## Features & Functions

**End-to-end processing** - Merchant Remit starts with capturing images of checks and/or coupons from a single or multiple locations. Items captured from remote locations are consolidated to a central server. After capture, transactions are repaired, balanced, sorted, archived, extracted to an accounts receivable posting file and prepared for image deposit to the bank.

**Project builder module** - Defines processing rules for specific lines of business by job elements, batch and document types, scan lines and fields, check digit routines and endorsements, indexes and search criteria.

**Multiple document capture** - Supports traditional retail remittance and lockbox operations for checks only, checks with payment stubs or coupons, full page list items, multi-page documents, tax forms 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.

**Image archive** - On-line image-based archive allows high-speed research and viewing for improved customer service.

**Accounting system interfaces** - Transaction file interface with leading business accounting software such as Great Plains, Solomon, Peachtree and Quickbooks.

**Recognition technologies** - Includes MICR, OCR, CAR/LAR and 2D bar code encoding to improve processing speed and accuracy.

**Smart balancing** - Through the use of system rules, split-screen viewing of transactions and correction from image, the smart balancing feature verifies each item twice. Balanced transactions are marked as complete, and out-of-balance transactions are presented for correction.

**Key from image** - Items requiring key strokes can be automatically queued and distributed to multiple operators for more efficient data entry. To balance workloads at peak time, the system also supports keying from remote locations.



### Features & Functions cont'd.

**Smart account linking** - Checks presented with payments are automatically verified against the host system to catch suspicious, hold, stop-payment and payment-denied accounts. After a check is processed and linked to an account number, future checks without stubs from the same account are automatically linked to the account.

**CD/DVD burning** - Burn images and data together to CDs or DVDs for backups, offsite distribution and standalone archive.

**Check 21 compatibility** - Provides electronic conversions to Check 21 X9.37 standard formats.

**Multiple day/job processing** - Capture devices can be added as needed, and each device can run different jobs simultaneously.

### Process Improvements

**Reduced internal accounting costs** - Corporations can save time and costs associated with payment processing; creating, balancing and transporting deposits; and posting to accounts receivable.

**Improved customer service** - Real time data availability and the on-line image archive facilitate improved customer service through better research capabilities.

#### Remote deposit advantages -

With Merchant Remit, transmit secure on-line deposits to your bank from any location. Other advantages from the speed and convenience of remote deposit include:



- **Improved availability of funds**
- **Reduced risk of returned items**
- **Reduced transportation costs—fewer trips to the bank for deposits**

### 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 image-based remittance, lockbox or microfilm replacement systems, please contact us at 800-450-3502 or [DTinfo@goldleaf.com](mailto:DTinfo@goldleaf.com).

### Other Goldleaf Solutions

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

**Merchant Capture** - In-house remote deposit solution that gives bank customers the means to capture check images, make electronic deposits and improve treasury operations. Goldleaf's in-house system is licensed with no per item processing fees.

**Interactive Voice Response** - Our interactive, open architecture voice and speech response system with multifactor authentication allows customers to access account information and receive customized 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 document and check images, statements, reports and data.