



## MERCHANT/BRANCH SOLUTION REMOTE DEPOSIT CAPTURE

### AT A GLANCE

Formed in 1998, Affirmative Technologies offers Web based electronic payment processing software to financial institutions and their corporate customers. The remote check capture application incorporates ACH origination, back-end processing and remote deposit needs.

### OPTIMIZE CASH FLOW

Affirmative's Remote Check Capture product offering allows financial institutions, processors and corporate customers alike the ability to scan checks, create virtual checks and transmit image cash letter (x9.37 format); reducing transportation costs and expediting funds availability within the collection processes. Our decision engine identifies ACH eligible items, providing a means to optimize your customer's profits while decreasing back-office costs. Getting checks deposited same day, before the ledger deadline, is the key to improving funds availability. The software can be used at both centralized and decentralized banking branches or directly at merchant locations. The solution strengthens your check payment control by not having to input all check information, but allows the user to simply repair any unrecognizable data on the exceptions. In a high-volume setting, this factor alone can reduce staff labor by half.

### CLEARING WITH OR WITHOUT ACH

Some of the key attributes with a successful remote capture deployment involves a "turn-key" self administered solution. It is equally important that there are options available for processing payments through the ACH rails or clearing through the check network using image exchange or creating a substitute check document. In the event that you have multiple remote check locations with different business rules, you can assign ACH conversion rules per location number. The application allows you to consolidate multiple banking partners into a single depository account vs. managing several accounts.



### WHY ASP HOSTING?

Several years ago companies considered outsourcing as a means to improve their financial bottom line by reducing capital investments in computer hardware, new software technologies and escalating employee expenses. These transfers in operational responsibilities increased the profits of companies by leveraging the expertise and processing efficiencies of the outsource provider.

Companies now face new rules for governance with Sarbanes-Oxley (SOX), Statement of Auditing Standards (SAS) 70, and HIPAA compliance. Not to mention new threats to information security and confidentiality in the form of physical and cyber intrusions. Each of these factors require increased awareness and expertise in order to maintain compliance, achieve successful deployment, control expenses and increase market share.

Affirmative has partnered with Savvis Inc., the number one data hosting provider in the country today. Savvis provides state-of-the-art facilities and infrastructure support of Affirmative's ASP product offering. SAVVIS provides hosting services to over 5,000 enterprise customers and leads the industry in delivering secure, reliable, and scalable hosting, network, and application services.

*Affirmative Technologies' CTO says, "SAVVIS was a natural choice based on their heritage in the financial services industry and their global network and hosting infrastructure that many of our partners, customers and prospects already use. Given their understanding of both large and small financial institutions, SAVVIS worked with us to develop a turn-key, fully managed solution that leverages the expertise and core competencies of our company."*

Contact us to learn more about how Affirmative's Payment Processing Solutions can help you increase your company's revenues and improve on overall payment efficiencies within your organization.

**Our Technology. Our Commitment. Your Solution.**

Visit Affirmative Technologies, Inc. at [www.affirmativeusa.com](http://www.affirmativeusa.com) Contact Sales at (727) 772-9881, ext. 225

# Remote Deposit Processing - Merchant

## Send Images, Not Checks, To The Bank

Add up checks in deposit,  
prepare bank deposit ticket

Scan checks and  
deposit ticket

Panini MVX or  
Canon CR-180  
MICR Scanner

### PC Based Scanner Control Program

- Tests that all fields read correctly - Allows re-entry of missing or bad fields
- Allows re-image of any missing checks or checks that overlapped
- Handles entry of the amount of each check and the deposit ticket
- Verifies that the checks equal the deposit ticket amount
- Verifies that the account number on the deposit ticket is correct for this merchant
- Creates TIFF file with images, data, and merchant ID for each deposit

Multiple PC Based Scanners may  
input into Database

PC Based  
Merchant Check Image  
Database

Optional Update Files  
for Merchant  
Accounting System

### Remote Deposit Control Program

- Stores, logs, and manages TIFF files of deposits
- Creates index to all checks and deposit tickets for instant lookup
- Manages transmission of deposit files to bank
- Handles backup of all files onto CD, DVD, or another computer on the network
- Prints front and back and details of any item if needed
- Prints lists of deposits
- Prints reports of all deposits by day

Secure File Transfer to Bank  
via Internet SFTP