

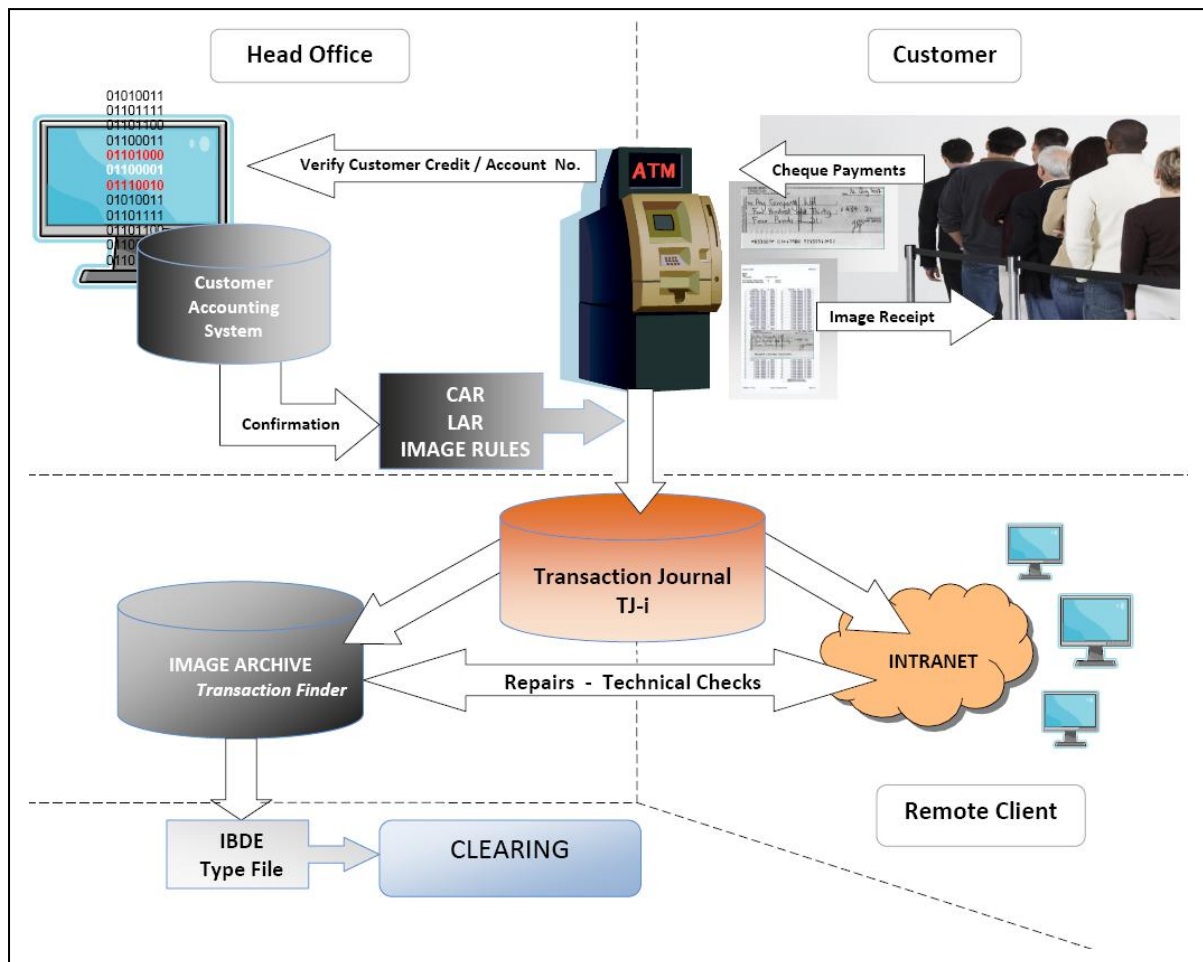
## ATM Cheque Deposit

### Profile of Auto Image and Transaction Data System Capture

**Transaction Journal i** (TJ-i) is a cheque and credit capture product that seamlessly integrates with your existing counter and/or Automated Teller Machines (ATM) application, with minimal staff training and simple integration.

TJ-i has advanced functionality to fully automate the process of cheque deposits and customer service delivery, maximising the investment and running costs of ATMs. The use of envelopes is eliminated, replaced with rapid image and data capture as a convenient entry point to a high quality end-to-end processing facility.

TJ-i expands existing services delivered through image-based ATMs. Standard ATM deposit and capture capabilities display cheque images on-screen. TJ-i innovates the process and improves the customer experience by automating the cheque value verification process and confirming interpretation of the CAR/LAR (Courtesy Amount Recognition / Legal Amount Recognition), delivering an imaged receipt at the end of service access. A fully automated audit trail is generated, which aids efficient and compliant record keeping and supports transaction monitoring.

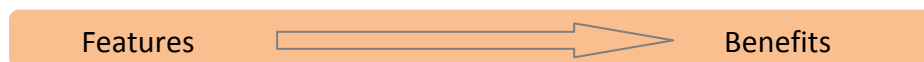


The customisable modular build of TJ-i provides the capability to transfer and integrate captured data to existing bank systems. An elective mode of storage of images completes effective end to end cheque processing and management.

Images and data, including information from the customer’s debit card, are transmitted to a central processing site for exception processing of the CAR and LAR as well as repair, proof, technical checks and balancing. Any transactions in need of repair and verification are placed in a pool where itemised processing can take place, by use of scripting and based on workflow required by the bank. Central exception processing will capture any changes to transactions processed in an on-line audit trail, to ensure total security is maintained. From completion of satisfactory item or batch validation, the images can either be stored in an Image Archive or kept in a Transaction Manager Repository.

The TJ-i module has the following capabilities:

- accepts individual cheques without an envelope with a maximum specified by the Bank;
- captures an image of both sides of each cheque, including any endorsement;
- reads courtesy amount without customer input;
- detects and reads the MICR line;
- displays cheque image and courtesy amount on ATM screen for customer verification;
- cheques are held in a secure area and returned if customer rejects transaction;
- prints on either front or back of cheque;
- deposited cheques are securely stored in an area separate from ATM currency.



Automatic capture of data and images	Increased speed and transaction integrity
Early capture	Extends processing day and allows faster recognition of funds
Rich data capture and validation	Integrated image and data capture allows you to provide information to other systems to maximize financial management
Consolidation server manages image files	More efficient management and distribution of images to central site or back-office
Automatic cheque deposit balancing and reconciliation processes	Reduces work at the branch and at ATM balancing centres
Real-time proving	Reduced processing costs
Less need for manual intervention	Fewer errors, resulting in increased customer satisfaction, accelerated processing times, and fewer research and adjustment incidents.
Provides high-quality customer experience for deposit transactions	Facilitates migrating deposits from the teller queue to the ATM