

Transaction Journal Image Archive™ (TJ-4) is a secure central repository for payment system documents (primarily cheques and credit items) with front and back document images. These will have been captured and validated at a number of distinct points (branches-clearings-customers) throughout the clearing and collection process. They are thereafter organised by **Transaction Manager™** servers with real-time access to the whole database.

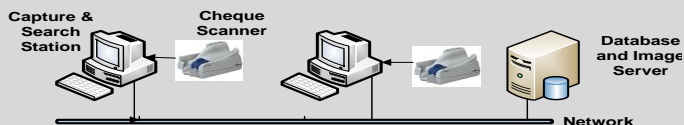
At any point during the collection process, automated data enrichment can interface customer account and additional information to the incoming TJ image-to-data stream. Customised extracts can be created into specialised data feeds for updating existing accounts and financial systems.

Web services using **Transaction Finder™** rapidly access and return data and images to aid and simplify research and scrutiny activities for individual and batch payments.

TJ-4 broadens the interconnectedness within an organisation. It is easily built to bespoke requirements, to communicate information between any number of TJ cheque and payment management configurations and existing cheque processing software and services.

IMAGE CAPTURE – DATA INTERPRETATION

Electronic data, captured and interpreted by TJ and other clients, is structured to ensure maximum efficiency and versatility by the solution's SQL database. Image and data capture can be implemented through diverse solutions such as corporate capture and counter/teller systems, back office or ATM cheque deposits, as well as imports from other Image Archives.

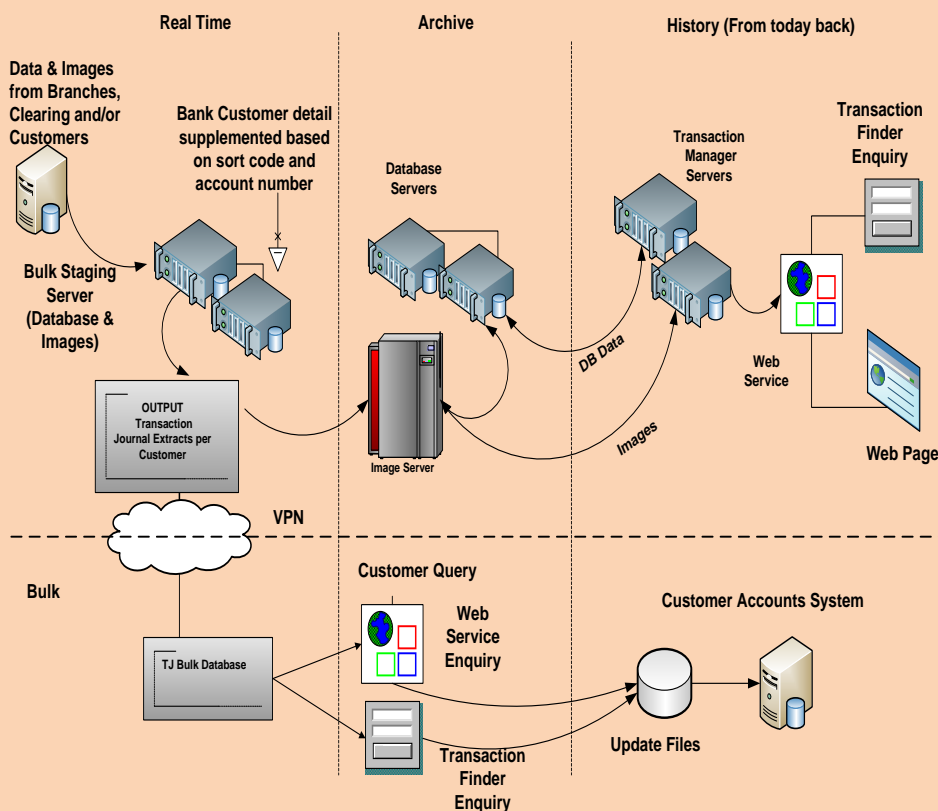


CONFIGURATION	CAPTURE Paper Scanning	CAPTURE Electronic		SECURITY
	Business Rules	Validation	Data Enrichment	
	SQL DATABASE ARCHITECTURE	TRANSACTION MANAGER	IMAGE SERVICES	
	Extracts	Reporting	TRANSACTION FINDER	

The Image Archive will provide real-time, effective imaging to replace microfiches, significantly reducing the amount of time and expenditure required to process payment status enquiries and allow Bank Customers the ability to manage their own payment data efficiently. Typical types of enquiries include:

- rapid deposit discrepancy investigation
- easier 'unpays' resolution (supporting '2-4-6')
- money laundering evidence item/data retrieval
- autonomous outreach for Account Holder queries

IMAGE ARCHIVE – INTERFACE FACILITIES



STAGING SERVICES

This is a unique facility provided by Solchar which enables the bulk distribution of images and data to Corporate Customers who have their own storage and retrieval system such as Solchar's TJ-3. The Staging Services serve all external connections as well as staging the input to the main Image Archive system.

CUSTOMER IMAGE/DATA SERVICES

Service 1 - Delivery of all images and data to Bank Customers on a daily basis to be stored on a server for access by any empowered user. A Transaction Finder research tool is made available for Customers to conduct searches based on all criteria provided.

Service 2 - A selection of required images and data is made available to Bank Customers by a pre-defined selection process or a daily request to the Customer bank. Images/ data are stored on a Server at the Customer with search facilities on all relevant criteria.

Service 3 - Direct requests to the Bank for one or more images/data, provided by e-mail or facsimile, etc. Images can also be viewed through a web interface using Microsoft Image and FAX viewer.