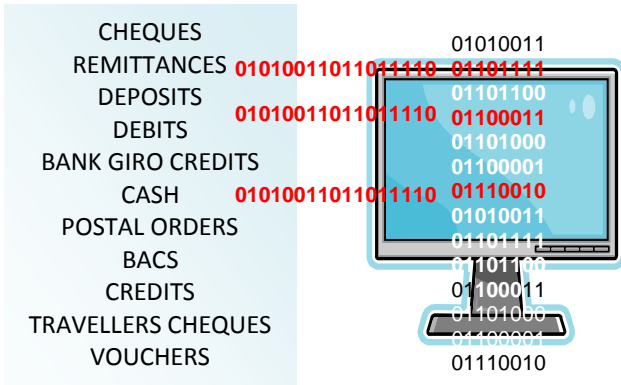
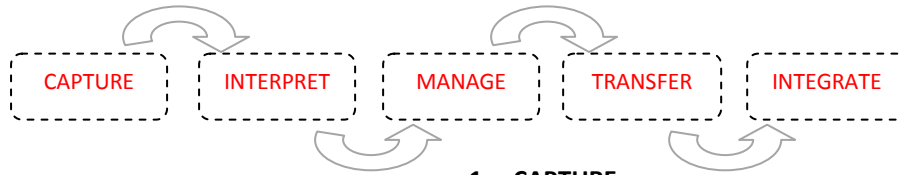


TRANSACTION JOURNAL – PAYMENT PROCESSING



1. CAPTURE

Paper payment documents are scanned using intelligent software integrated with a portable document/cheque scanner. Items are sorted if required. MICR or OCR code line information plus front and back images are captured and passed to a workstation computer. The capture facility has the ability to add other electronic details. Systems can be standalone or many scanning stations can be linked.

Increased Productivity

2. INTERPRET

The MICR or OCR code line data is formatted and additional printed or handwritten details are interpreted from the images and added to the database. Validation and amount recognition is automated. An image of each item can be examined and its data reviewed. Details such as date, time, operator etc. can be included in a detailed audit trail. Individual or batch transaction elements are itemised. Reliability of data is flagged.

Improved Accuracy

3. MANAGE

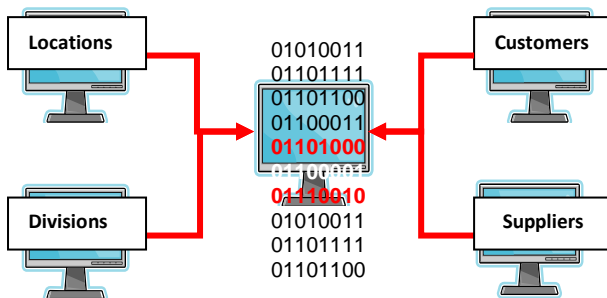
The workflow of payment data is organised according to business rules and requirements. Verification of amounts for each work type with batch sub totals and balances are controlled. Non-paper items, such as cash, plus other reference details can be added. Permissions to view, verify and approve can be established. A bank list can be printed in different formats for deposits. Our CDE module (customer data enrichment) will automate verification and retrieval of data from other existing systems.

Enhanced Security

4. TRANSFER

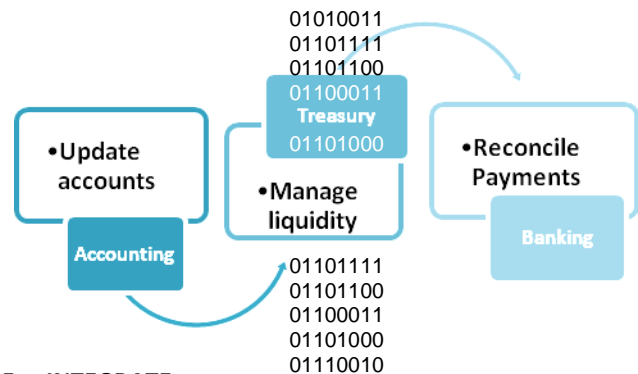
Approved batches of work can be interfaced with other business processes. Existing accounting and reporting applications are automatically updated. Extract data is managed to bespoke requirements. Legacy systems are retained. Simple data and image retrieval will enhance Customer Services where portals receive full transaction information from the powerful, searchable archive.

Liquidity Managed



Resolving the complexity of **integrating** diverse payments generated by paper with electronic feeds

Transaction Journal is an adaptable solution, founded on a unique combination of payment industry experience and trusted technical knowledge.



5. INTEGRATE

Many organisational business models can be accommodated. Data from local and offsite sources is synchronised and incorporated into centralised systems. Branch, Department or Division data can be segregated or amalgamated. Invoices and remittances for customers and suppliers can be tracked, monitored and reconciled. Data originating from various time zones and currencies can be combined.

Financial Control Rationalised

Business advantages are straightforward

- significantly reduced processing time
- secure procedures established
- opportunity for fraud minimised
- processing errors eliminated
- proof and details of missing items
- record management and compliancy
- monitored workflow status
- productivity improved