

Paystation Cheque Imaging - Merchant

Convenient & Secure Manner for Cheque Deposits at the Merchant Location



FEATURES & BENEFITS

- **Merchant capture application designed to accommodate businesses of various sizes and cheque deposit volumes**
- **Fully automates image and data workflow to capture, validate, correct, balance and transmit deposits**
- **Available as either a browser-based application using the Web or installed on a resident PC at the customer's location**
- **Advanced technical capabilities detect duplicate deposits, reduces data entry and operation intervention with advanced CAR/LAR recognition**
- **Reduces time customers spend preparing deposits for trips to the bank for processing**
- **Provides comprehensive validation features using the rules established by the financial institution**



The Agile Merchant solution for cheque distributed capture extends the convenience and cost savings of electronic deposit capture and transmission to businesses who receive a higher volume of cheques on a day to day basis. Available as either a robust client-side application that is installed on a PC in the customer's office or as a browser-based application interface that is hosted by the financial institution's website, this solution is easy to use and offers your business customers a variety of operational and bottom line benefits.

HOW IT WORKS

Business customers can scan their cheques at a designated time of day or as they are received and the application interface guides the user through the process of scanning the cheques to capture the amount, account number and other information. As the items are captured, they are validated automatically against the business rules put into place by the financial institution. Built-in advanced CAR/LAR recognition technology reduces data entry and operator intervention by reading the amount, account number and other information. Duplicate item detection ensures individual items are deposited just once.

After the items are scanned, the captured cheque images and data are transmitted to the financial institution through a secure transmission. These deposits can then be posted to the business account and in return, the merchant receives an email confirmation that the deposit has been received and what the availability schedule is for the funds.

BUSINESS CUSTOMER OPERATIONAL BENEFITS

- Cheque deposits are done in a convenient, controlled and secure manner
- Deposit preparation time and overhead are significantly reduced
- Deposit cut-off and business day hours are extended
- Accuracy of deposits are greatly enhanced
- Funds availability are accelerated
- Transportation costs and travel time are reduced for a greater cost-savings
- Inherent liability in transporting cheques to the bank is virtually eliminated

FEATURES

- Fully automated image-and-data workflow to capture, validate, correct, balance and send deposits
- Ability to process all documents associated with merchant transactions
- Automated Courtesy Amount Recognition (CAR), Legal Amount Recognition (LAR), and Intelligent Repair Image System (IRIS)
- Detects duplicate items
- Can be deployed in two different ways: either as a client-side application installed on a PC in the customer's location or as a browser-based application interface that is hosted by the financial institution's website with a secure login via the Web at a location that is convenient for the customer

Working with Canadian banks, businesses and various law enforcement agencies to help prevent and investigate cheque fraud since 1955, Paystation offers a comprehensive product line designed to safeguard companies' information and financial assets. Paystation continues as the trusted leader with our complete line of cheque imaging products for Canadian Financial Institutions and businesses.

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