

DepositWizard *Merchant*

Solutions For a New Economy

- EASY TO USE
- SIMPLY SCAN DEPOSIT SLIP WITH CHECKS AND CLICK TO UPLOAD FILE TO THE DATACENTER/BACK OFFICE
- SECURE TRANSMISSION OF DEPOSIT
- EMAIL CONFIRMATION WITH DEPOSIT TOTAL
- OPTIONAL ENCRYPTED FILE OF TOTAL CHECKS AND DEPOSITS AVAILABLE DAILY
- REPORTS AND AUDIT CONTROLS BUILT IN TO THE SOFTWARE
- GENERATES FILES READABLE BY ANY CORE SYSTEM



Financial Solutions that work for YOU!

CFS Inc. recognizes the growing trend of merchant capture and has developed a simple solution for both the financial institutions and merchants. With *DepositWizard Merchant*, merchants will be able to prepare their deposit just as if they were walking into the building. The merchant will then run our software, enter the amount of the deposit, scan the checks, and click the export button. Merchants are not required to key in any information about the checks, this will be done at the Datacenter/Back Office.

How it works

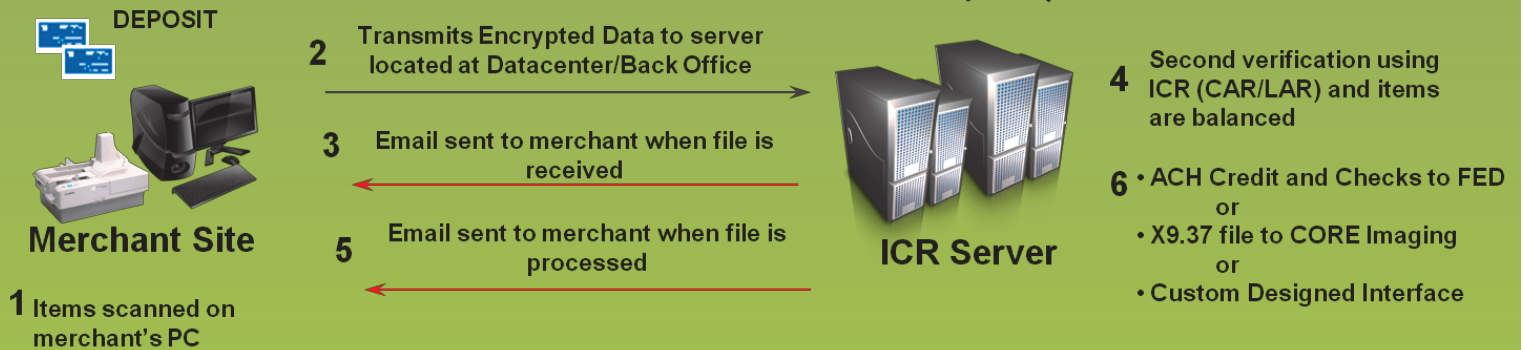
DepositWizard Merchant combines the images and data into a file and transmits it securely to the Datacenter/Back Office for verification. Once the file is received, *DepositWizard Merchant*'s ICR (CAR/LAR) provides a second verification of the images and data therefore allowing any deposit corrections to be made. *DepositWizard Merchant* then generates a posting file readable by any CORE imaging

system. *DepositWizard Merchant* can be implemented either in-house or via a hosted solution. For verification, the merchant will receive an email when the file is received by the Datacenter/Back Office and another one when the deposit is verified by the financial institution's CORE system. The first email will contain a date/time the files were received, the second will have the date and time along with the dollar amount posted to the merchant's account. An optional password protected and encrypted file is available for the merchant that contains explicit details on the checks deposited. Upon initial setup, the merchant will be limited to depositing into the account(s) agreed on by the financial institution and merchant. Cut-off times will be established and are hard coded in the software to ensure the deposits are accurately received as well as processed. Also, agreements will be made on how long to keep physical checks and images. Routine inspections of the merchant's place of business may be made for security purposes.

Deposit Wizard *Merchant*

1. Merchant scans deposit
2. Transmits to Datacenter/Back Office
3. Email is sent when deposit is received
4. Deposit is verified and balanced
5. Email is sent to merchant with totals
6. Posting file is generated (X9.37) made available for submission to the CORE Imaging or ACH credit and checks for submission to the Federal Reserve or Custom Design

* Reports available for Financial Institution



Who is CFS Inc?

CFS, Inc. is a software company that specializes in delivering full service check imaging solutions to financial institutions. We have been a chosen and trusted partner to banks and credit unions for many years offering our clients over 100 years of combined experience in the industry. Located in Tallahassee, Florida, we currently have banks in 6 states that rely on the software and excellent support from our company. CFS Inc. provides solutions for financial institutions to include development of products, enhancements, and ongoing maintenance and support from a single company with a proven track record of success. Part of our ongoing success is the ability to partner with major financial software and hardware solution providers and others allowing for smooth integration and ease of use of our products alongside your current technologies. Our software and services can greatly improve the effectiveness of your financial institution, while lowering your operating costs.