

aWizard Check21

Solutions For a New Economy

- EASY TO USE
- CREATES X9.37 IMAGE CASH LETTER FILES FOR THE FEDERAL RESERVE
- PROCESSES INCOMING X9.37 CASH LETTERS FROM THE FEDERAL RESERVE
- WILL EXTRACT AND CREATE ELECTRONIC RETURNS FILE FOR THE FEDERAL RESERVE
- PROVIDES IMAGES TO INTERNET BANKING COMPANY AND CORE SYSTEM
- PROVIDES DETAILED RESEARCH OF ITEMS FOR EMPLOYEES
- GENERATES FILES READABLE BY ANY CORE SYSTEM

Financial Solutions that work for YOU!

CFS Inc. recognizes the growing trend of check imaging and the efficiencies provided by Check21 legislation and has developed a simple, easy to use solution for credit unions. With *aWizard Check21*, the credit union will be able to capture and balance items at either the branch and or main office location. Utilizing Intelligent Character Recognition (ICR) with CAR/LAR ensures minimal manual keying of data is required, all of this can be done at a Datacenter or the credit union's back office. CFS inc. carefully configures *aWizard Check21* with the appropriate modules to meet the needs of the individual credit union.

Check21 Services

FedForward

aWizard Check21 combines all checks (not on us) that were scanned and balanced into an image file presentable to the Federal Reserve. Once this file is accepted by the FED, you will have 100% immediate credit for checks deposited.

FedReceipt Plus

aWizard Check21 will receive electronic image cash letters of drafts and build a file that can post these transactions to the CORE system.

FedReturn

aWizard Check21 will retrieve images of items based on an NSF file from the CORE system. An X9.37 file will then be created that can be sent electronically to the Federal Reserve.

Remote Branch Capture (optional)

aWizard Check21's Remote Branch Capture will capture, read and balance batches of items. Branches can scan and balance on location or, if they prefer, they can scan the items and send them to a datacenter or back office for balancing.

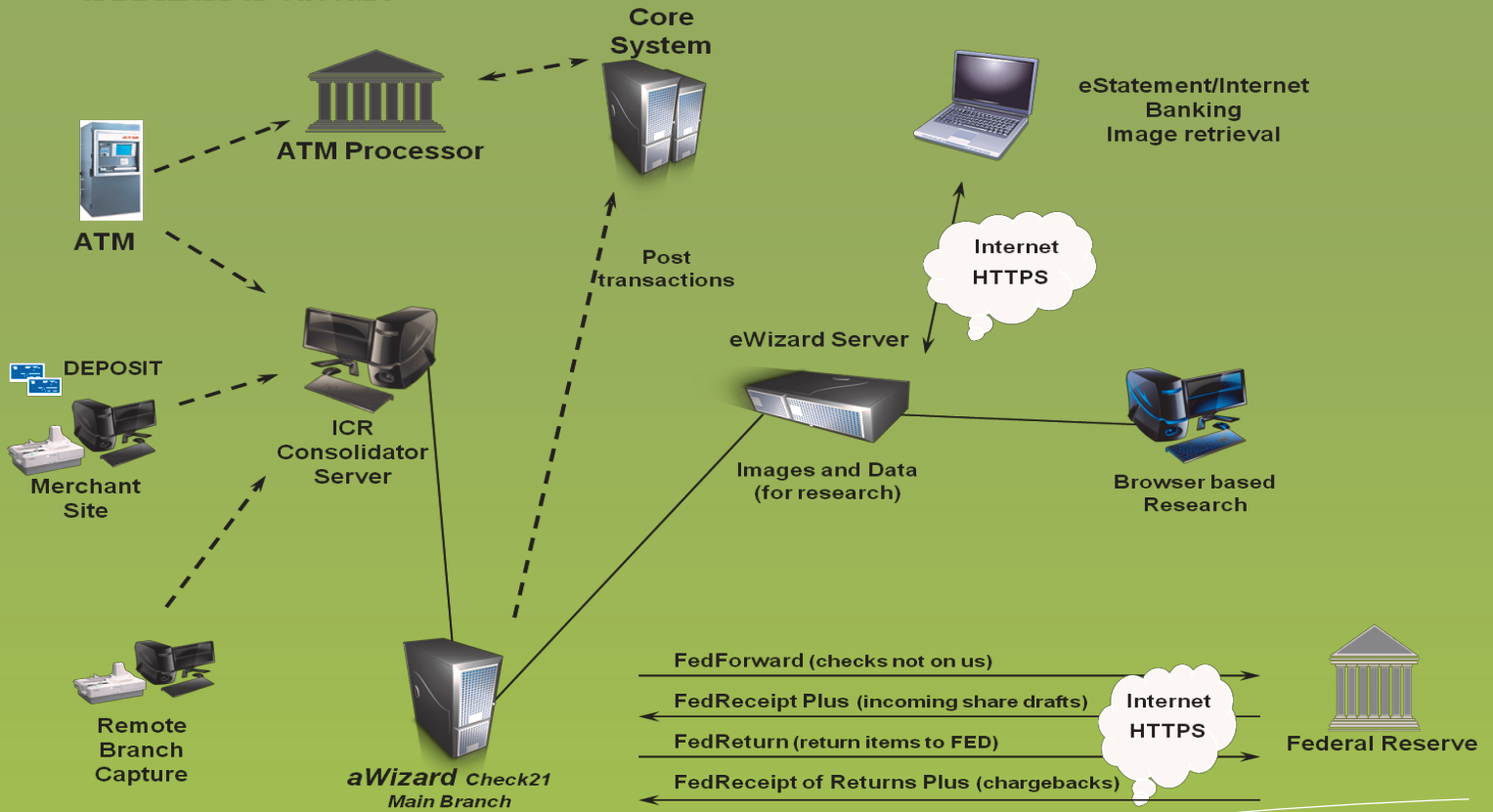
eWizard (optional)

eWizard, combined with *aWizard Check21*, will provide images to your internet banking site so members can view images of their drafts with the simple click of a mouse. eWizard allows employees to easily perform research and view images of checks and drafts.

- Name/Address of payer
- Date of check
- MICR
- Signature detection
- Legal amount, courtesy amount
- Payee



aWizard Check21



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 customers 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.