X9 IMAGE CLEARING®

X9 IMAGE CLEARING is a Windows server-based application to upgrade legacy payment systems for Check 21 clearing processing.

X9 IMAGE CLEARING enables:

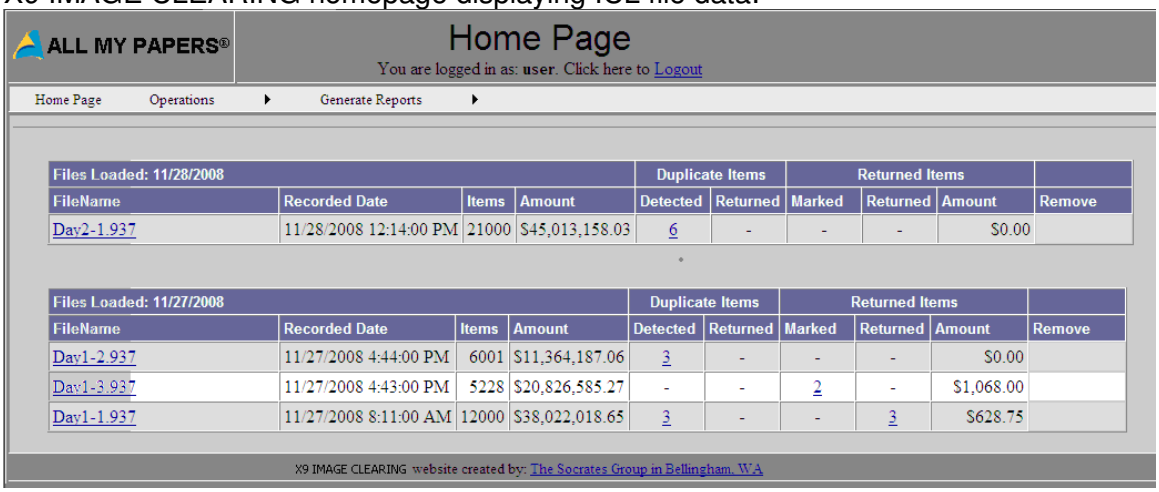
- Posting,
- Archiving and
- Returns processing of X9.37 Image Cash Letter (ICL) files.

BENEFITS

- Enables Check 21 processing for legacy item processing and payment systems
- Leverages investment in legacy core payment systems
- Minimizes non-imaging processing fees
- Automates outgoing return processing
- Reduces operational costs
- Enables Check 21 exchange with complete record of each ICL file
- Provides efficient research of check images and data
- Prevents posting of duplicate check items and check images
- Reduces costs through one-time license fee

X9 IMAGE CLEARING will receive and store X9.37 Image Cash Letter (ICL) files received from image exchanges such as the Federal Reserve Bank. MICR and other ICL transactional data is extracted from the files and populated into a SQL database. Data can then be formatted for interface to core banking systems and legacy image archives. Incoming files are checked for duplicates.

X9 IMAGE CLEARING homepage displaying ICL file data:

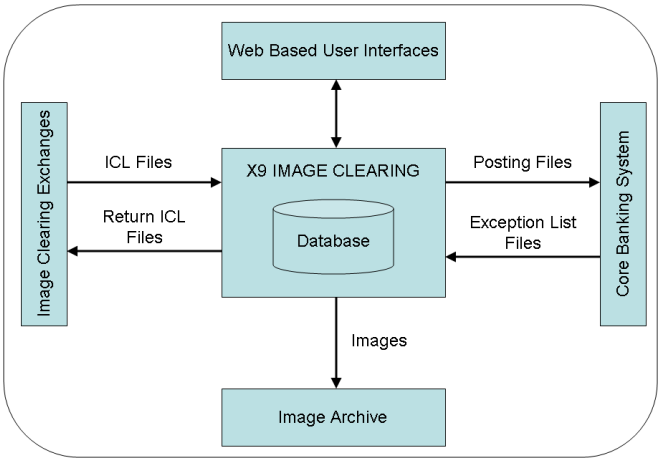


Files Loaded: 11/28/2008				Duplicate Items		Returned Items			
FileName	Recorded Date	Items	Amount	Detected	Returned	Marked	Returned	Amount	Remove
Day2-1.937	11/28/2008 12:14:00 PM	21000	$45,013,158.03	6	-	-	-	$0.00	

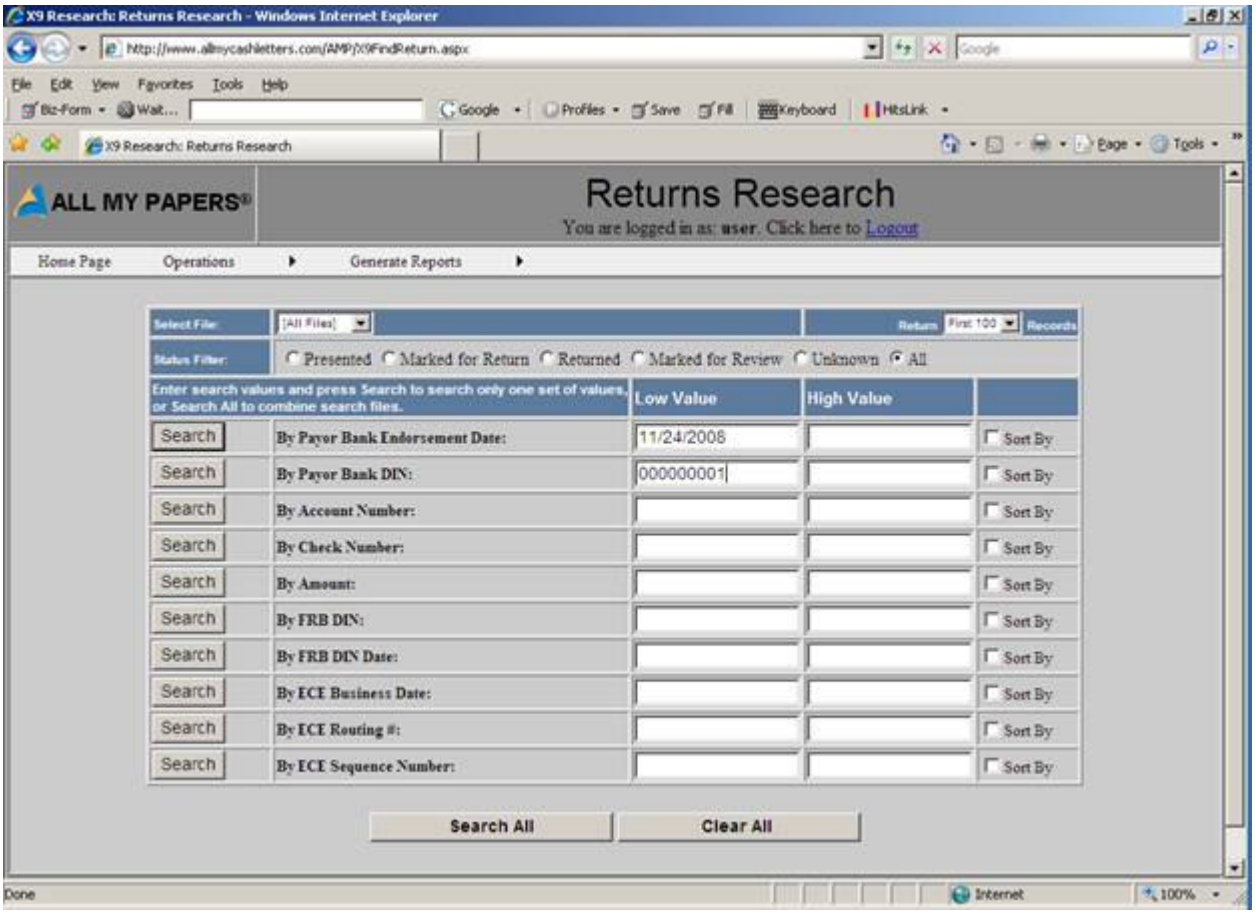
Files Loaded: 11/27/2008				Duplicate Items		Returned Items			
FileName	Recorded Date	Items	Amount	Detected	Returned	Marked	Returned	Amount	Remove
Day1-2.937	11/27/2008 4:44:00 PM	6001	$11,364,187.06	3	-	-	-	$0.00	
Day1-3.937	11/27/2008 4:43:00 PM	5228	$20,826,585.27	-	-	2	-	$1,068.00	
Day1-1.937	11/27/2008 8:11:00 AM	12000	$38,022,018.65	3	-	-	3	$628.75	

X9 IMAGE CLEARING Primary Functions:

- Imports X9.37/ICL files automatically into the system
- Generates posting files compatible with core banking systems
- Exports images to legacy image archive systems
- Enables local research on received items
- Expedites return processing of received items via web browser based application
- Supports file based exception lists for research and return processing
- Generates outgoing X9.37 Return ICL files.
- Detects duplicate received files and items
- Sets configurable archival storage period for the received X9.37 ICL files



X9 Image Clearing Generation of Return ICL Files



X9 IMAGE CLEARING includes a browser-based user interface for research on items received. The system can execute against an exception list file from the legacy system containing items requiring research and possible return. Operators can review these items via a web browser, assign a return code and mark them for return.

ALL MY PAPERS®

Returns Research

You are logged in as: **user**. Click here to Logout

Home Page | Operations | Generate Reports

Cancel and Return to List | Accept Changes | Print

Front Image: (click to show rear image)

Department of a Government
101 anystreet
anycity AA 11111

Please direct any questions to
Customer Service
800-123-4567

Dept of the Treasury
Anycity AA 11111

25524308

DATE	CHECK NO.	AMOUNT
11/23/08	25524308	100.00

********One Hundred Dollars And No Cents**

PAY TO THE ORDER OF Payee1

123456789032165 138935864

Void after 180 days
Signature on file
This check has been authorized
By your depositor

⑈25524308⑈ ⑆053110000⑆8888881⑈

Presented | Return Reason: Not Set | Return Routing #: 053000206

Source File:	Day1-1.937		
Account Number:	8888881	Routing #:	05311000
Check Number:	25524308	Amount:	$100.00
Business Date:	11/24/2008	Sequence #:	138935864
Payor Bank Endorsement Date:	11/24/2008	Payor Bank DIN:	000000001

Addendum A Records

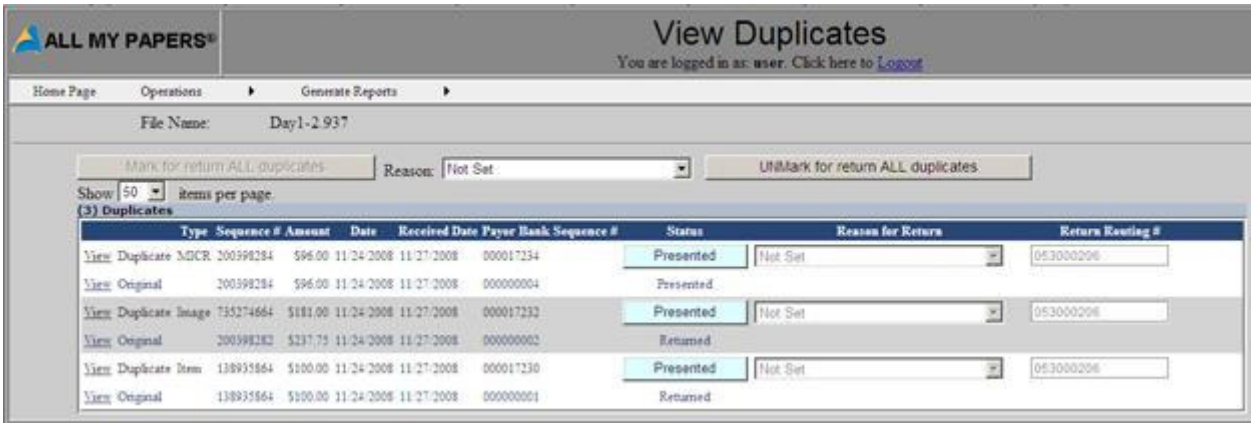
Record Type	Routing Number	Date	Sequence #	Truncator Indicator	Conversion Indicator
26	090000007	11/24/2008	138935864	Y	

Addendum C Records

Record Type	Routing Number	Date	Sequence #	Truncator Indicator	Conversion Indicator
28	123456789	11/24/2008	000000001	N	0
28	053000000	11/24/2008	000597407	N	0

Images are retained and stored in a file archive directory. Indexes pointing to the location of the images are stored in a database along with the MICR and other ICL data.

X9 IMAGE CLEARING Duplicate item and file detection



Incoming files are checked for duplicate items which are flagged for deletion. Duplicate files are rejected. The system will then generate a file compatible for posting to legacy core banking systems.

X9 IMAGE CLEARING

A Windows Server-based application to upgrade legacy payment systems to support Check 21 in-clearing processes. X9 IMAGE CLEARING enables posting, archiving and returns processing of X9.37 Image Cash Letter (ICL) files.

Downloads

X9 IMAGE CLEARING Datasheet

Contact Sales to schedule a demonstration of X9 IMAGE CLEARING
sales@allmypapers.com