



X9 IMAGE CLEARING

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.

X9 IMAGE CLEARING is a complete solution for interfacing legacy payment systems to Check 21 Image Exchange. The software operates on a Windows Server platform with a SQL database.

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 includes a web server application 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.

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. The system's incoming files are checked for duplicate items, with duplicate files being rejected. The system will then generate a file compatible for posting to legacy core banking systems.

BENEFITS

- Leverages investment in legacy core payment systems
- Reduces costs through one-time license fee
- Automates outgoing return processing
- Reduces operational costs
- Enables Check 21 exchange with complete record of each cash letter--no missing endorsements
- Provides efficient research of check images and data
- Prevents posting of duplicate check items and check images

X9 IMAGE CLEARING 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 research and 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

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STANDARD FEATURES
X9 IMAGE CLEARING Application Service Component
Watch Folder for automatic processing of incoming X9.37/ICL files
Browser based user interface
Disassembly & Import of X9.37 ICL Files into Database
Database archive for Storing ICL File Data
Research and Review Images, ICL Data and Item Status
Item and Return Research
Operational Control and Monitoring
Presented & Returned Summary Report
Legacy System Interface Module
Posting Formats such as FRB MICR, FRB SOP 4.8, CSV with Image and X9.37-1994 (Electronic Check Presentment)
Runtime licenses for test disaster recovery system
Options
Duplicate File & Item Detection
Return ICL File Generation
X9 EXPORT creates a standard X9.37/ICL file for forwarding items
Exception File Import
Export image files to legacy archive
Professional Services
Systems and Platform requirements specification
Installation and integration services
Custom Image Archive & Posting Interfaces
Custom Reports & Workflows
Licensing Options
Items per file: Up to 10,000; Above 10,000
Database items: Up To 1,000,000; Above 1,000,000 items

MINIMUM SYSTEM REQUIREMENTS

Operating Platform: Windows Server 2003/2008, SQL Server 2005/2008, IIS, .NET 3.5 Installed

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