



## Accelerate your checks through Captiva Capture!

### **Deposit21® + Captiva Capture = Great Accounts Receivable Solutions**

Captiva Capture is a great capture platform, but for Accounts Receivable (A/R) solutions it needs a bit of help processing the checks. Deposit21 provides comprehensive check data extraction and electronic deposit capabilities, tightly integrated into the Captiva Capture environment. Combining the strengths of Captiva Capture and Deposit21 yields an environment perfectly suited for creating great A/R solutions. Deposit21's capabilities are made available to the Capture environment through Captiva-compatible integration modules. These modules drop into a Capture process flow just like native Captiva modules. This tight integration delivers Deposit21's power to the Captiva Capture developer in a simple, straightforward manner.

### **Comprehensive Check Processing Capabilities, Including Check 21 & ACH**

**Data Extraction.** Deposit21 provides accurate and cost-efficient check data extraction. Features include check document identification, automated courtesy amount and legal amount recognition (CAR/LAR) and qualification, MICR scan line cross-read and validation, distributed image data entry, and much more. Configurable business rules allow each customer to tailor the trade-offs between accuracy and labor costs. Image data entry workflow and presentation are also readily adaptable to each application's requirements.

**Electronic Deposit.** Deposit21 also provides extensive electronic deposit capabilities, going beyond Check 21 / Image Cash Letters to include native ACH deposits as well. The deposit processing is highly configurable, adapting to the specific requirements of different A/R operations, applications, Treasury departments and banks. Deposit21's flexibility greatly simplifies switching banks or deposit methods, freeing banking relationship decisions from technical constraints. Complex deposit strategies are handled with ease. Also, every aspect of the deposit process is automated, with supervisory alerts if delays or problems are encountered.

**Web Portal.** Deposit21's web interface provides supervisors with full information, control, reporting and administration capabilities. System status and workload can be seen at a glance at the Dashboard. Exception conditions are highlighted, and details and resolution options are available with just a click or two. Operational and Treasury reports are provided, as is automatic email delivery. Users and groups (full Active Directory integration) are managed via fine-grained permissions. Bank deposit access credentials (passwords, PGP keys, SSL certificates, etc.) are created and maintained in a secure store, accessible to authorized security personnel.

### **You Can Trust Deposit21**

Deposit21 has been accelerating checks to the bank in sophisticated, high-volume payment processing environments since the inception of Check 21 based deposits. The software has proven itself in a variety of demanding vertical markets and with a broad range of banks, depositing many billions of dollars.

### **About Tangent Systems**

Tangent Systems® has been a trusted supplier of document imaging software technology to solution providers for almost thirty years. Solutions incorporating Tangent's products have processed tens of billions of documents around the world, in a wide variety of applications. Top banks, insurance companies, utilities, state governments, charities and publishers have relied on Tangent to support their mission-critical operations.

## Comprehensive Data Capture Features

- **Check ID & Orientation.** Deposit21 determines whether or not a document's images contain a check, including pages with perforated checks. Each check's orientation is also detected (front-to-back and/or rotated.)
- **Check Extraction from Page Images.** The check portion of a full page or oversize check document can automatically be extracted, identifying and isolating the check "tear off" area for keying and deposit purposes. This eliminates the need to tear off the checks before scanning, greatly improving transaction integrity.
- **MICR Line Data Perfection.** An ICR engine reads the E13B code line from each check image, to read, verify, correct and/or locate each character in the image. This is especially critical for scanners that lack a magnetic E13B reader, to ensure the most accurate MICR line data possible. The image data entry client provides a very efficient, purpose-built dialog for correcting MICR line errors.
- **Amount Determination.** Check courtesy and legal amounts are read with a CAR/LAR engine, which cross-checks and merges the results for the best combination of read rate and accuracy. A configurable decision engine implements site policy preferences in how CAR/LAR results and image data entry are utilized. The process integrates nominal payment amounts available from the non-check documents or other sources, to minimize data entry. The image data entry client's optimized check amount entry mode satisfies even the highest speed keyers.
- **Image Privacy.** Adaptive image redaction is built in, sending only non-sensitive portions of the check to the image data entry operators. The Image Privacy rules are easily configurable via the product's web portal.
- **Alternate Image Support.** If the application also provides enhanced image formats for each check beyond the bitonal images required for deposit, such as gray or color formats, Deposit21 makes good use of them. Keying can be configured to use the best image format initially, or to display the bitonal image by default and allow the operator to display the gray or color format with a single keystroke. This yields high accuracy with less labor.
- **Citrix Compatible.** Deposit21's image data entry client is designed so it can be packaged as a Citrix application, simplifying deployment and expanding the pool of available keyers, especially for peak periods.
- **Outsourcing-Ready.** Image data entry can be performed remotely, as the client has a firewall-friendly design. The client software is fully buffered for operation over a WAN, so operator throughput is maintained even in a remote environment. Browser-based web amount entry that closely mimics the standard client is also provided.

## Comprehensive Electronic Deposit Features

- **Fully Automated Deposit Workflow.** Every step of the deposit process is automated, including file creation, encryption, transmission, and confirmation file download and processing. It is important to note that the entire process is tightly integrated within the product. There are no "batch files" or command-line transmission client programs. Everything is built into Deposit21, improving reliability, security, support and process visibility.
- **Bank-Specific File Processing.** Each bank mandates its own variations to the Check 21 file formats, such as custom records, check validations, file naming, transmission and confirmation file formats. Deposit21 handles all of these differences automatically for every supported bank. This greatly simplifies adding or switching banks.
- **Prioritized Deposit Routing.** Multiple deposit options are automatically considered, as requested for each check, optimizing the deposit process to save time and money. Complex multi-bank deposit schemes can be configured easily, utilizing decision tables that are managed conveniently from the Deposit21 web portal.
- **Check Image Quality Analysis.** Check images are analyzed to ensure that they meet bank-mandated quality measures and technical characteristics. This minimizes costly, time consuming bank-rejected items.
- **Easy To Use.** Deposit21's rich web portal provides dashboard views for full work-in-progress visibility, as well as extensive supervisory, reporting, and administration features. Numerous operational and Treasury reports are provided, including a number to assist with reconciliation. On-line help and tutorial videos are just a click away.
- **Research Portal.** The web portal's Research section supports ad hoc queries to locate individual deposits and checks, with full image, data and detailed processing and decision history information.
- **Transparent.** Deposit21 monitors its processes, pro-actively alerting supervisors of any delays or issues. Alert subscribers can elect to receive alerts via email, a systray client, web portal popups or a combination of methods.
- **Secure.** Every check image Deposit21 stores, even temporarily, is encrypted first. Deposit files are always created in encrypted form, using either bank-mandated or industry standard cryptography, so they are never stored in clear-text. All bank login/password/key info is kept in a secure, encrypted credentials store. Fine grained user permissions and Active Directory integration simplify managing users, groups and authentication. Extensive Audit logging maintains a detailed record of all administrative, supervisory and security-related actions.