# A/R with Check 21 made Easy!

## Making A/R Easier

Accounts Receivable (A/R) capture is a tough job that requires top notch tools.  Deposit21 is great at capturing check data and depositing the checks electronically.  The IBM Datacap Taskmaster Capture software is great at capturing information from documents and forms of all kinds, and also provides a very flexible workflow model.  These two software products bring their capabilities together to cover all the bases for your A/R requirements.

## Capturing Accurate Check Data

Deposit21's check data capture ensures efficient, accurate determination of check amounts and MICR line data.  Both the A/R process and modern electronic deposit rely on accurate check data, so Deposit21 goes to great lengths to get the data right and does it with a minimum of manual labor.  Any check data entry required is accomplished using a distributed image data entry interface, using the least number of keystrokes possible.

## Electronic Deposit Done Right

Deposit21's electronic deposit capabilities are unmatched.  Every possible aspect of the process is automated, such as deposit file creation, encryption, transmission and bank confirmation.  Your cash flow is safe, secure and closely monitored through each step in the process.  A rich web portal provides dashboard views, reports and much more.

## Full Software Compatibility

Deposit21 is fully compatible with the Taskmaster Capture software.  An extensive set of pre-built, Taskmaster-compatible action libraries and rulesets are included, all fully documented.  A sample application and testing tools are also provided.

## Deposit21 is a Proven Product

Deposit21 has proven itself since 2006 in a wide range of vertical markets, including a number of state and local government tax operations.  The software has processed billions of dollars of deposits and earned a great reputation with both its users and their banks.

## Tangent Systems is a Proven Vendor

Tangent Systems has been providing leading edge imaging and document processing software technologies for almost 30 years.  Tangent's software products have been used around the world, processing tens of billions of items in a wide variety of different applications.  Tangent's domestic customers have included some of the country's largest insurance companies, banks, utilities, publishers and government agencies.

## 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.