Deposit 21®

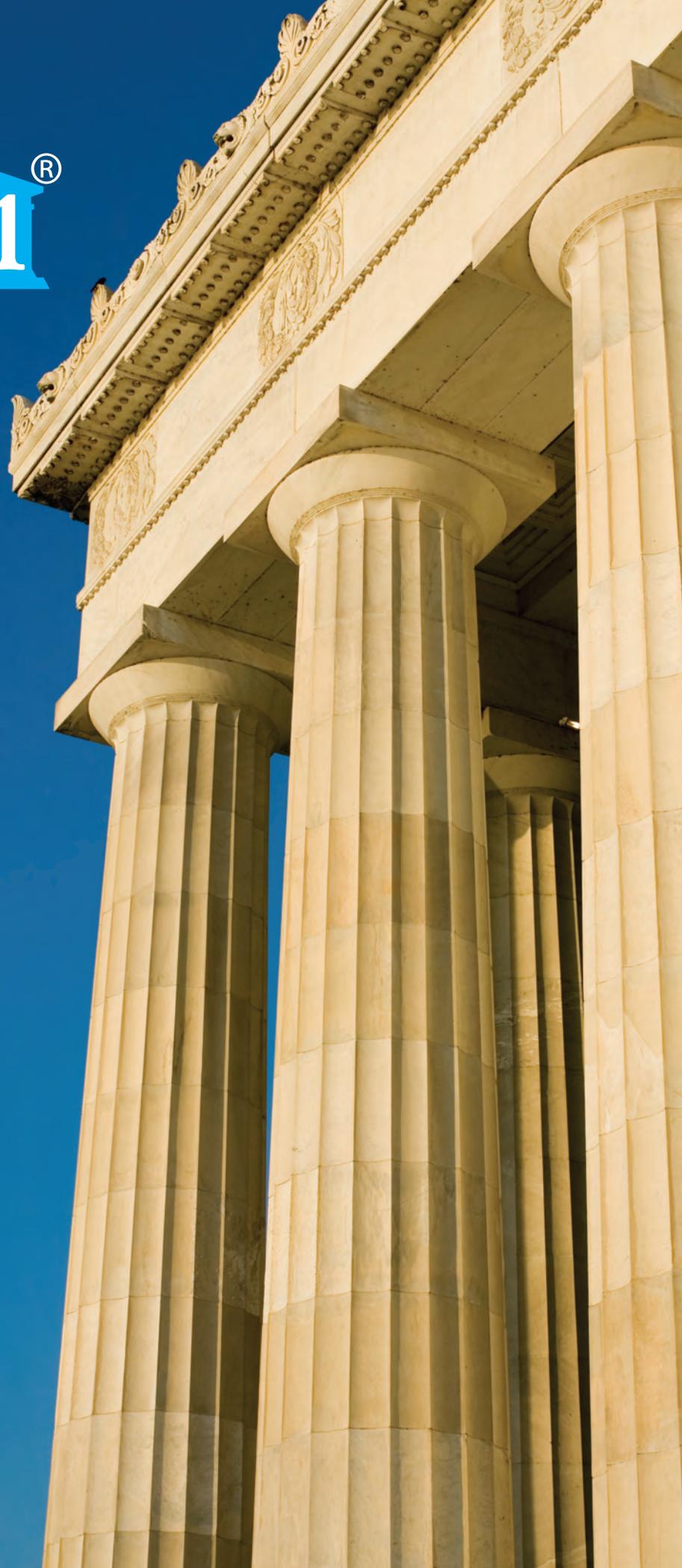## Accelerate Your Electronic Deposits

Deposit21 Makes it Easy

Deposit21 provides a proven suite of electronic deposit capabilities designed to make even the most complex deposit process simple for your operations staff. The entire electronic deposit process is automated, from start to finish, accelerating deposits and minimizing labor. Deposit21 deposits checks via Check 21 and a variety of other electronic and non-electronic deposit methods. The software automatically selects the best deposit option for each item, based on your priorities, managing deposits to multiple banks and multiple accounts. Even report generation is automated.

Deposit21 Works in Any Environment

The software is easily integrated into virtually any imaging environment. Deposit21 is readily configurable to adapt to your environment and your processes. Many common platforms are supported "out of the box", including OpenText's Captiva Capture, Kofax's Kofax Capture, ABBYY's FlexiCapture Distributed, IBM's Datacap Taskmaster and others. A thoroughly documented .NET SDK is available for easy integration into other environments.

Deposit21 is Reliable

Deposit21 ensures that your deposits make it to the bank on time, every time. The software is robust, fault-tolerant and auto-recovering. It relies on proven technologies such as Microsoft's SQL Server, IIS and MSMQ. Its processes are monitored and automatically restarted if they stop unexpectedly. Any problem, such as the failure of a transmission to a bank or even a slow transmission, is promptly reported to the operations staff by pro-active operator alerts via email, texts, systray popup, etc. Your cash flow is in good hands with Deposit21.

Deposit21 is Fully Automated

Deposit21 automates every aspect of the electronic deposit process. This ensures timely and accurate deposits. The automated processing steps include:

- **Configurable Cutoff Times**. Pending checks are automatically queued for deposit processing at selected times, such as just prior to bank deposit deadlines.
- **Deposit File Creation**. Deposit files are created automatically, formatted to each bank's unique specifications, with virtual image endorsements and virtual deposit slips ("61" records).
- **Encryption**. Bank-compliant encryption and digital signing is provided, with secure encryption key management via the Deposit21 web portal.
- **Transmission**. Automatic file transmissions are carefully monitored and verified. Automatic recovery and retransmission are configurable. A variety of file transmission methods are supported.
- **Deposit Confirmation Processing**. Many banks provide automated deposit confirmation data, sometimes with details on exception items. Deposit21 automatically obtains, decrypts and processes confirmation information from the banks.
- **Alerting**. Operators and Supervisors are alerted to conditions that may adversely affect the deposit of checks. This ensures that otherwise silent problems, such as file transmission issues, are made visible to the operational staff in a timely manner so that funds are always deposited on schedule.
- **Automated Reporting**. Reports can be generated automatically on a configurable schedule and delivered via email or stored in file folders.
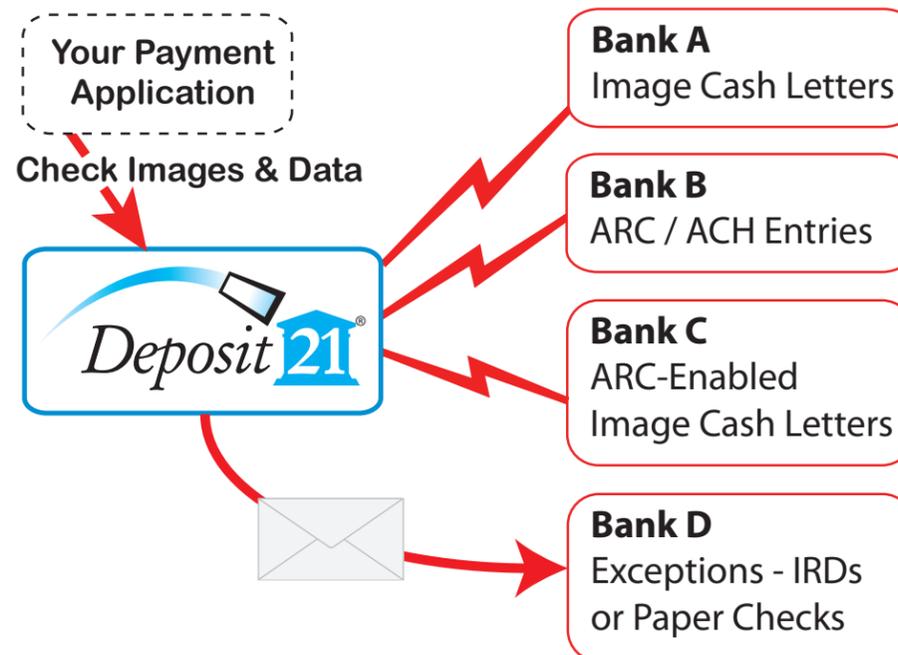
Deposit21 is Comprehensive

A full range of deposit options are available, including:

- **Check 21 / Image Cash Letter**. Full X9.37, X9.100-187 and institution-specific variants of these such as FedForward.
- **Bank-Specific Options**. Bank-proprietary clearing products including merged Check 21 / ACH (ARC and BOC).
- **Image Captured Payments**. Canadian image deposit.
- **NACHA ACH Files (ARC and BOC)**. Includes ARC eligibility decision-making with automatic Accuity ACH table updating.
- **IRD Printing**. Includes 2D bar codes for automated verification.
- **ACH Returns Processing**. Configurable automated and interactive resolution, auto-learns to minimize future returns.

The product incorporates many supporting features, such as:

- **Prioritized Deposit Routing**. Checks are automatically assigned the best deposit option for which they are eligible, based on user-defined deposit priorities, optimizing cost and availability.
- **Image Virtual Endorsements**. Configurable endorsement wording is overlaid on the check rear images prior to deposit.
- **Image Quality Analysis**. Automatically validates images to each bank's specifications, with configurable overrides.
- **Check Data Capture**. For efficient reading and keying of check MICR data and amounts, ask about the "Check Services" option.

Your Payment Application

Check Images & Data

Deposit21®

Bank A
Image Cash Letters

Bank B
ARC / ACH Entries

Bank C
ARC-Enabled
Image Cash Letters

Bank D
Exceptions - IRDs
or Paper Checks

Deposit21 is Secure

Deposit21 protects the data in its care with a combination of application-level encryption, authentication and logging:

- **Image Encryption**. Check images are always stored in encrypted form.
- **Data Encryption**. Key data fields such as MICR line and customer account/invoice data can be encrypted as well.
- **Secure Credential Store**. Access credentials (e.g., bank login / password, encryption keys, SSH keys, digital certificates, etc.) for data exchange with banks are kept in a secure encrypted credentials store, never using insecure mechanisms such as parameter files or batch scripts.
- **Fine-Grained Permissions**. Users are granted permission to access only the specific capabilities they need.
- **Integrated Authentication**. Deposit21 authenticates users defined either in Active Directory or in a secure local repository, with cross-domain and cross-forest support.
- **Deposit File Encryption**. Deposit files are created in an internally encrypted form, then decrypted on-the-fly for transmission, or via bank-defined encryption such as PGP.
- **Audit Trail Logging**. All significant operator actions are logged in detail, especially security-related activities.
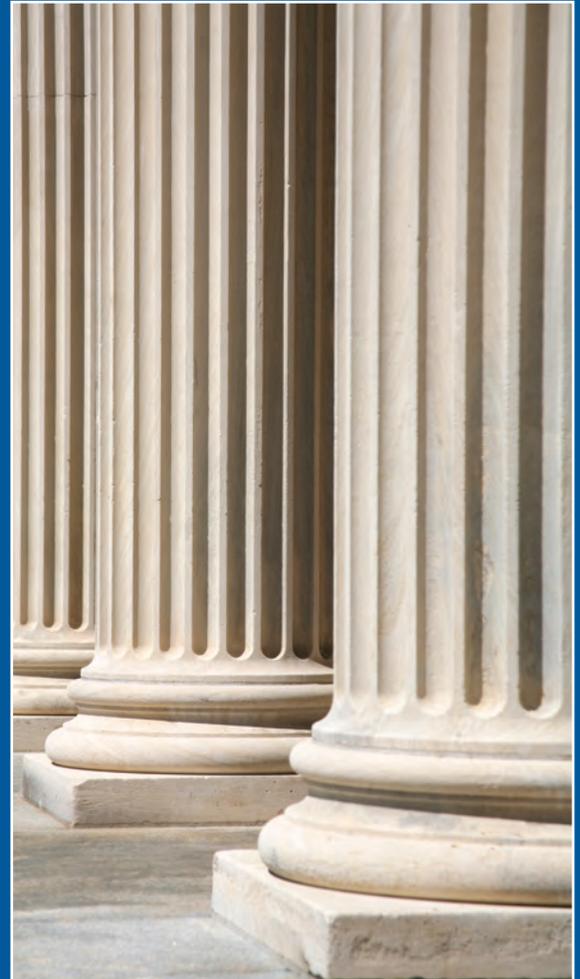
Deposit21 is User Friendly

Deposit21 provides a rich user interface including the following features:

- **Web Portal**. Deposit21's integrated web portal provides visibility and control over the entire deposit process. Help information and training videos are always just a click away. The features below are delivered via this web portal.
- **Deposit Dashboard**. Operators can view deposit progress and system status at a glance, display or print reports, control system operation and handle exception conditions.
- **Administration**. Supervisors can set operator permissions, manage bank login credentials and encryption keys, update holiday schedules, enroll operators for alerts, view audit logs, etc.
- **Item Research**. Operators can search for individual deposited checks using any data field, attribute, date or destination. This is ideal for resolving bank credit discrepancies and researching returned items. The check images and associated deposit information can be displayed or printed.

Deposit21 is Treasury Friendly

Deposit21 incorporates a number of features designed to meet the needs of treasury or finance personnel:

- **Web Portal Access**. Treasury can use Deposit21's web portal to view deposit activity or status, generate reports and research deposited items.
- **Deposit Reporting**. The deposit reports provide daily or period deposit totals and details, by bank and by account. These can also be broken out by different payment types or departments. Reports can be generated and delivered automatically
- **Deposit Certainty**. Deposit21's automated bank confirmation processing ensures positive acknowledgement of each deposit by the bank, also improving deposit date reporting accuracy.
- **User Deposit Numbering**. User-assigned deposit numbering can simplify Treasury reconciliation.

About Tangent Systems, Inc.

Tangent Systems, Inc. has developed software to meet the requirements of mission-critical document processing applications since 1984. Tangent's products have been used around the world in a wide variety of applications, both commercial and public sector.

DCLRB-511-041719