

# Remote Deposit Capture

## Check Processing In-House

iStream Deposit®, the Remote Deposit Capture solution from iStream, has eliminated the time consuming and antiquated process of depositing checks physically with your financial institution.



### Bank Neutral Solution

Enables deposits to multiple institutions with flexibility in mind



### Quality Assurance System

Secondary review of items ensures consistent acceptance on first submission



### Online Return Management iReturn

Removes the burden of manually addressing common return items

## RDC

iStream Deposit®, the Remote Deposit Capture solution from iStream, eliminates the time consuming and antiquated process of physically depositing checks with your financial institution. Built from the ground up with the end user in mind, iStream Deposit® effectively leverages technology to save time, cost and reduce the probability of human error when it comes to making deposits into your accounts.

### Bank Neutral Solution

As many organizations utilize the services of multiple financial institutions, iStream Deposit® enables deposits across institutions. The solution was designed with flexibility in mind, effectively removing the requirement to change existing banking relationships in order to utilize the offering. No longer does an organization have to settle for whatever solution their financial institution offers or be

forced to use several different offerings. iStream Deposit® is the only solution needed, with its bank agnostic design and multi-institutional capabilities.

### Automated Reconciliation System iMatch™

iMatch™ is an extension of the iStream Remote Deposit Capture offering and facilitates the correlation of bank routing and account numbers (ABA/DDA) to a customer, helping organizations streamline payment posting.

### Online Return Management – iReturn™

While iStream Deposit® works to automate the deposit process, there will invariably still be returns. iStream offers a complimentary solution in iReturn that manages returns with a real-time, online and paperless system. iReturn eliminates the process of waiting for the paper check to be returned via

postal mail and sends a notification via e-mail, alerting you to the fact that an item has been returned.

#### **Quality Assurance System**

iStream Deposit® incorporates a robust Quality Assurance process that validates check amounts, bank routing numbers and has logic to search for duplicate checks throughout the entire database. Should any item not meet minimum thresholds as determined by this process, items are routed into queues for human inspection, validation and correction if necessary. This extra step ensures the highest level of integrity for processing.

#### **Smart Application & Deployment Model**

iStream Deposit® is simple to use and install. A simple download of the client application and submission of assigned credentials gets you up and running. Technical compatibility is handled by the iStream iSpec tool. iSpec checks system compatibility and provides you with real time results. On average, installation and user training can be completed in less than 30 minutes.

#### **Customized Data Export**

Simplification of the check deposit process is the primary function of iStream Deposit®, however it also offers flexibility enabling you to access and export data for reporting and accounting purposes. The platform enables you to pull / access both reports and deposit activity in customized Excel, CSV and PDF file formats.

#### **Secure ASP Model**

All information moves via 128 bit triple DES Secure Socket Layer encryption to a secure Tier I redundant data center. When a deposit has been submitted, no sensitive information resides on the user's computer. All information is accessible anytime, anywhere with a few keystrokes, removing the

requirement of your business or bank to manage separate servers and the associated risk with software and data.

#### **Compliant Solution**

iStream complies with all FDIC security standards as well as the guidelines set by partner financial institutions, in addition to several annual audits.

#### **Instant Image Access**

If the need to research an item arises, iStream Deposit® simplifies that process. A simple online query is all it takes to locate and view checks, regardless of when they were originally processed in the system.

#### **Increased Funds Collections & Availability**

The iStream Deposit® automated electronic workflow allows for later cutoffs, enabling the clearing of funds that otherwise may have been delayed using traditional deposit processes.

#### **Instant Error Notification**

The design and flexibility of iStream Deposit® enables your organization to manage multiple accounts from both single and remote locations to one corporate account. This eliminates the need for overnight packages or faxes of deposit slips to a central location.

#### **Aggregate Information**

The platform provides the capability to view all location information simultaneously. No more researching individual locations and then working to report them all in a consolidated manner. All information is secured using SSL encryption and conforms to predetermined access rights, ensuring the protection of confidential information.