4|sight™ Item Imaging

Bank-Centric Check Imaging

As the landscape of the financial services industry continues to change, banks are challenged more than ever to operate more efficiently at the lowest cost possible. 4|sight Item Imaging provides banks with a fully integrated, cost effective, and secure check imaging solution.

jack henry Banking®

A DIVISION OF JACK HENRY & ASSOCIATES INC®

Does Your Item Imaging Platform Adapt to Your Bank's Environment?

BUSINESS VALUE

- Save Money
- Improve Operations

COMPATIBILITY

- SilverLake System®
- CIF 20/20®
- Core Director®

- *Courtesy Amount Read (CAR) and Legal Amount Read (LAR) processing*
- *Branch capture, teller capture, ATM capture, and remote deposit capture*
- *Multi-institution and comingled processing*
- *Check 21 cash letter processing*
- *Positive pay*
- *Statement and notice beautification*
- *CD-ROM transaction set and statement delivery*
- *Account reconciliation*
- *Fraud detection and prevention*
- *Advanced keying functions*
- *Web API for image delivery to third-party solutions*
- *Multiple customer statement delivery channels including Internet, e-mail, CD-ROM, and print*

IT WORKS LIKE THIS …

4|sight Item Imaging is a next-generation check imaging platform that simplifies item processing by converting paper checks into digital images and processing them electronically. This contemporary solution also facilitates complete regulatory compliance with Check 21 and supports bank-defined exchange options. 4|sight Item Imaging leverages the operational efficiencies generated by image exchange, image cash letter generation and receipt, and image exception processing in the Check 21 environment.

MOVE MONEY FASTER …

The 4|sight check imaging solution speeds the accessibility of funds, giving customers the access they have come to expect in today's financial marketplace. Behind the scenes, it acts as a powerful research tool, enabling bankers to instantly access accounts and records to make swift business decisions. Overall, it streamlines how information is accessed and distributed through every channel.

DOING BUSINESS COSTS LESS …

This cost-effective solution employs a three-tier architecture that provides variable geographic deployment options, operational flexibility, and transport independence. 4|sight check imaging seamlessly supports both centralized and distributed processing environments, eliminating courier costs, postage, and labor that results from doing business at multiple physical locations. Administrative tasks normally performed manually are automated through precision engineered back-end processes, allowing banks to better manage both staffing and payroll.

ADVANCED FUNCTIONALITY IS VIRTUALLY LIMITLESS …

Operating as one of the most feature-rich imaging platforms available today, 4|sight Item Imaging fully integrates sophisticated functionality with a suite of leading-edge add-on applications. It is fully integrated with certified third-party core solutions and is completely compatible with leading capture transports and data-storage alternatives. This feature-rich platform can be installed in-house, or image-based item processing can be outsourced to Jack Henry Banking.

SCALABILITY IS PROFITABILITY …

4|sight Item Imaging is designed to grow with your business. Designed exclusively for expanding devices, storage, and processors, it seamlessly adapts and can be easily configured to support dynamic customer, market, operational, and volume requirements.

This bank-centric system's open design also leverages ever-advancing imaging technology and accommodates the ongoing introduction of powerful Web-based capabilities. The system's features are based on intentional, thorough, base-level design, making it the most complete, fully-integrated, scalable item imaging solution on the market.

MINIMIZE THE RISKS OF IMAGE EXCHANGE …

4|sight Item Imaging offers an optional Check Image Risk Manager (CIRM) module that provides important check image and data validation features to minimize payment risks that are inherent with Check 21 image exchange. This module offers the following features:

- Image Quality and Usability Analysis reduces the risk of check non-payment by the paying bank due to inadequate image quality. Image quality failures not only delay payment of a check; they also lead to costly adjustments and NCIs (non-conforming images).

- Image Integrity helps ensure that the MICR line captured by a check scanner corresponds to the digital image lifted from the same scanner. This feature reduces the risk of privacy violations for checks captured by failing software or hardware and helps eliminate potentially altered checks from payment against a customer's account.

- Amount Validation helps ensure that the handwritten or machine-printed check amount matches the electronic amount submitted by a presenting bank. This feature reduces risk by eliminating incorrect account postings and beginning the adjustment process earlier in the check processing lifecycle.

- MICR Repair enhances the efficiency of the check processing workflow by using OCR to correct misread MICR lines, eliminating the need for human correction. This feature reduces the risk of incorrect check routing that can lead to delayed clearing and return items. This feature also reduces non-posts of internal and on-us checks by minimizing the errors generated by human data entry of account numbers, transaction codes, and check numbers.

4|SIGHT BRANCH CAPTURE
4|sight Branch Capture extends the flexibility of 4|sight Item Imaging beyond the traditional centralized Proof of Deposit (POD) operations center. Technological and regulatory advances allow checks to be processed closer to the point of presentment, eliminating costly couriers and speeding the availability of funds.

DESIGNATE ONE OR MANY IMAGING CENTERS …
Banks have the option of creating regional capture centers, capturing checks at individual branches, or both. The regional and branch capture locations can be fully functional POD operations that scan, enter amounts, balance, and transmit images to the main check operations center.

4|sight Branch Capture also provides the option to be combined with CAR and LAR technology to allow the items to be captured at a remote location, but balanced at a centralized operations center.

The freedom to choose facilitates budget allocation for hardware where you need it – and none where you don't.

The 4|sight check imaging solution speeds the accessibility of funds, giving customers the access they have come to expect in today's financial marketplace.

WHAT IT DOES:

- Deploys a three-tier architecture that provides variable geographic deployment options, operational flexibility, scalability, and transport independence.

- Facilitates complete regulatory compliance with Check 21 and leverages the operational efficiencies generated by image exchange, image cash letter generation and receipt, and image exception processing in the Check 21 environment, supporting bank-defined exchange options.

- Supports bank-specific workflow.

- Leverages ever-advancing imaging technology.

- Supports dynamic customer, market, operational, and volume requirements.

- Enables the migration of and access to images archived in legacy check imaging systems.

- Fully integrates with certified third-party core solutions and is compatible with the leading capture transports and many data storage alternatives.

- Allows for installation in-house or outsourced implementation to Jack Henry Banking.

- Extends the flexibility of image capture beyond the traditional centralized POD operations center.

- Allows checks to be processed closer to the point of presentment.

- Provides the option of creating regional capture centers, capturing checks at individual branches, or both.

- Allows the regional and branch capture locations to be fully functional POD operations that scan, enter amounts, balance, and transmit images to the main check operations center.

- Provides the option to be combined with CAR and LAR technology to allow the items to be captured at a remote location, but balanced at a centralized operations center.

- Offers an optional CIRM module that provides important check image and data validation features.

- Includes numerous advanced optional components.

WHAT IT DOES FOR YOU:

- Revolutionizes item processing by converting paper-based checks into digital images and processing them electronically.

- Provides a flexible, dependable, and easy-to-operate check imaging system.

- Incorporates system services that run in the background to automate many of the item processing administrative tasks that were previously performed manually.

- Offers the most complete, fully-integrated, and scalable item imaging solution.

- Generates material operating efficiencies.

- Enhances customer service and convenience.

- Expedites research by streamlining information access and distribution.

- Eliminates costly couriers.

- Speeds the availability of funds.

- Reduces labor, postage, and operating costs.

- Reduces the risk associated with poor quality images, which cause clearing delays, additional expense, and institution liability.

4|sight Item Imaging leverages the operational efficiencies generated by image exchange, image cash letter generation and receipt, and image exception processing in the Check 21 environment.

For more information about Jack Henry Banking®, or to schedule a demonstration or talk to an existing user, email **askus@jackhenry.com**, call **417-235-6652**, or visit **www.jackhenrybanking.com**.