



Check 21 Cash Letter™

Electronic Cash Letter

The Check 21 Cash Letter module enables incoming and outgoing check images that are compatible with Jack Henry's exchange partners and its check imaging platforms to be seamlessly imported and exported.

Clear Check Images Rather than Paper Checks

BUSINESS VALUE

- Make Money
- Save Money
- Improve Operations
- Reduce Risk

COMPATIBILITY

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

Jack Henry provides a suite of solutions that supports compliance with Check 21 and enables banks to leverage the cost benefits and operational improvements inherent in check image clearing.

The Check 21 Cash Letter module is required for banks to participate in Jack Henry's Check 21 Image Exchange Network or other image exchange networks.

The Check 21 Image Exchange Network is Jack Henry's turnkey solution for fully automated and managed check image exchange and settlement. Developed in conjunction with Endpoint Exchange, a national check image exchange vendor, and the National Clearinghouse Association (NCHA), the Image Exchange Network operates as a miniclearinghouse that settles checks between Jack Henry's client banks with the NCHA, and forwards all checks drawn on nonclient banks to Endpoint Exchange for daily settlement with the respective financial institutions.

Check 21 Cash Letter accepts incoming checks in an established exchange format from Endpoint Exchange or in the industry-standard X9.37 format, and automatically converts them into a format that is compatible with Jack Henry's 4|sight™, SuperIMAGE® and ImageCenter check imaging platforms.

IT WORKS LIKE THIS ...

The module produces outgoing check images from Jack Henry's check imaging platforms in formats that are compatible with Endpoint Exchange or in the industry-standard X9.37 format.

This module is fully integrated with Jack Henry's core processing solutions – SilverLake®, CIF 20/20® and Core Director® – and can support both third-party check imaging and core processing solutions, provided these systems support industry-standard check image formats such as X9.37 and are certified by Jack Henry.

The Check 21 Cash Letter module is another innovative imaging solution that reduces labor, postage and operating costs; generates material operating efficiencies; enhances customer service and convenience; expedites research; and streamlines information access and distribution.

WHAT IT DOES:

- Operates as the primary component of Jack Henry's Check 21 Image Exchange Network or other image exchange networks that fully automate and manage check image exchange and settlement.
- Imports incoming checks in an established exchange format from Endpoint Exchange or in the industry-standard X9.37 format, and automatically converts them into a format that is compatible with Jack Henry's 4|sight, SuperIMAGE and ImageCenter check imaging platforms.
- Produces and exports outgoing check images from Jack Henry's 4|sight and SuperIMAGE check imaging platforms in formats that are compatible with Endpoint Exchange or in the industry-standard X9.37 format.
- Provides full integration with Jack Henry's core processing solutions – SilverLake, CIF 20/20 and Core Director.
- Supports third-party check imaging and core processing solutions, provided these systems support industry-standard image formats such as X9.37 and are certified by Jack Henry.

WHAT IT DOES FOR YOU:

- Leverages the cost benefits and operational improvements inherent in Check 21-enabled check image clearing.
- Operates as a required component of the Check 21 Image Exchange Network that provides inexpensive check image delivery and seamless settlement.

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.