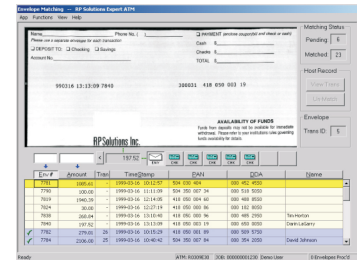




ExpertATM - ATM Balancing Product Suite



Smart Match is capable of matching more than 90% of all ATM envelopes.



ExpertATM Envelope Matching

ExpertATM is a highly automated, image based, fraud resistant ATM deposit balancing system that is scalable from very small to very large ATM processing workloads. ExpertATM is transport independent and supports centralized and decentralized processing environments. Architecturally, ExpertATM will support truncation at the branch or ATM level. ExpertATM automates the following:

- ATM mail receiving
- Matching ATM envelopes to transactions log file records
- Reviewing and totaling ATM deposit contents
- Reviewing all deposit items to intercept fraud or other problem items
- Balancing each transaction and creating adjustments (or holds) as needed
- Transmitting adjustment data and reports to the institution's host system
- Creating image-illustrated notification letters whenever adjustments or holds are applied

Expert ATM features a proprietary envelope matching system called SmartMatch. SmartMatch is unique to RP Solutions Inc. and is capable of automatically matching more than 90% of all ATM envelopes with their associated electronic transaction log file records.

Using CAR/LAR technology, built in courtesy and legal amount recognition tools correctly read 85% of the check dollar amounts in typical installations. AutoBalance, a proprietary Automated adjustment agent, balances each deposit, creates adjustments as needed, and presents adjustments for operator review and approval. Built-in production and reporting databases speed production workflows, end-of-day reporting and data transmission.

ExpertATM has sophisticated operator interfaces for decision-making and balancing:

- **Mail Receiving:** Operators log in batches of work by ATM machine and delivery route, track deposit volumes, and monitor quality of work to detect ATM machine problems.
- **Document Correction:** Operators correct/complete MICR data on checks as needed
- **Envelope Matching:** Operators resolve ATM envelope – to – file matching exceptions (less than 10% of the envelopes)
- **Check Amount Keying:** Operators key check amounts (less than 40% of the checks)
- **Item Review Screen:** Operators review items that trigger fraud and or return item filters, then determine whether checks should be accepted, rejected, or placed on extended hold
- **Adjustment Review Screen :** Operators review out – of – balance deposits, assess problems, correct data entry errors, and approve or modify adjustments
- **2nd Pass Reconciliation Screen:** Operators resolve 2nd pass encoding exceptions, including problems with MICR misreads or missing/free items

ExpertATM uses powerful automation technologies and an innovative system architecture to process ATM deposits with unmatched speed, accuracy, and efficiency. ExpertATM from RP solutions will help you drive down your unit costs in ATM deposit balancing.

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Proven Systems For Today, Advanced Solutions For Tomorrow

ExpertATM Specifications

Operating Environment

- Operating System: Microsoft Windows 2000/2003
- Network:TCP/IP

Scalability

- System scales easily to handle low on up to very high deposit volumes
- Supports branch or centralized processing approaches (or both)
- Supports multiple hardware platforms, from tabletop units up to large floor-standing console units

"Live" ATM Network Data

- Real time updates of ATM network transaction data via connections to a mainframe or ATM network provider

Security

- Multi-level operator passwords
- Seamless integration with Enterprise Security Services
- Simple User privilege management
- Individual Operator adjustment approval limits

Fraud Detection

- VB Script Interface allows customization of Fraud business rules
- Real-time script testing tool provides easy maintenance of Scripts
- Multi-level fraud review routes work to operators based on experience/training level

Work Flow Routing

- "Drill Down" Job Monitor let users check status of jobs in real time
- Batch data entry tasks can be routed to multiple operators at once
- Custom applications and processing steps can be added

Audit Trail

- Operator statistics
- Exception item research
- System performance monitoring

Transport Control

Applications

- 1st-pass document scanning/classification application with image and data capture
- 2nd-pass check-encoding and sorting application
- 2nd-pass reconciliation application (resolves encoding exceptions including problems with MICR misreads or missing/free items)

SmartMatch Envelope

Matching Module

- Automatically matches the majority of ATM envelopes with associated electronic transaction log files.
- Eliminates more than 90% of manual envelope matching work

Adjustments, Extended Holds

- Electronic posting
- Creates image-illustrated adjustment (and hold) notifications
- Credit and debit adjustments
- Captures reasons for adjustments or holds with user-defined "reason codes" such as:
 - Empty ATM Envelope
 - Keying Error, etc.

Image Capture

- 100-200 dpi resolution, grayscale
- Industry standard JPEG format
- Optional Expert-ICE archive system captures ATM deposit images and data, outputs records to CD-ROM/DVD for offline storage, and supports research of deposit records

System Customization

- Endorsement configurations
- Cut slip and cash letter generation
- ATM machine list utility

CAR/LAR Check Amount

- Recognition module
 - Automatically reads dollar amounts for the majority of deposited checks
 - Eliminates more than 60% of check amount keying work, depending on document mix and CAR/LAR options selected

Reports

- Processing Day Reports
- Processing Day Totals
- On-Us Adjustments (over/under threshold)
- Foreign Adjustments (over/under threshold)
- Missing Envelopes
- Empty Envelopes
- Processed Missing
- Outage Spreadsheet
- Missing Items
- Free Items
- Missing Locations
- Terminal Quality (Report/FAX)
- Envelope Discrepancy

Image Reports

- Adjustment Letters
- Hold Report
- Reversals

Statistics Reports

- IDT Details or Summaries by Task or Operator
- Transport by Task or Operator
- System Level Statistics

Multiple Transport Platforms Supported

- Digital Check
- NCR
- Panini
- Unisys

