

FAQ's

How do I begin working with the Federal Reserve Bank (FRB)?

1. Contact eDOC Innovations to begin the process with the FRB. eDOC will work with you to contact your FRB merge coordinator.
2. eDOC Innovations will work as your Authorized Agent to submit the correct documentation for processing with the FRB.
3. eDOC Innovations will submit the forms to the FRB and work with the FRB to make the transmission smooth.
4. Finally, simply determine with eDOC your go live date with the FRB and notify your check processor (if you have an existing provider) 45 days in advance.

Can the CheckLogic™ solutions stand-alone or be integrated?

Yes and yes. CheckLogic Lite™, CheckLogic™, and CheckLogic Manager™ are individual solutions that can operate independently, or be integrated together for all of your check image processing needs. Solutions can also be added incrementally according to the strategy of your credit union.

Do I need to purchase hardware or install software for CheckLogic Manager™?

No. CheckLogic Manager™ is a secure web application.

What exactly does CheckLogic Manager™ manage?

CheckLogic Manager™ enables the secure, online management of the inclearing, return and chargeback processes at your credit union from one central location. This solution can be integrated with other components of the CheckLogic suite to provide a central solution for your check image processing.

How will my members checks be cleared?

This depends on which clearing source you select. (i.e. FRB, a corporate credit union, etc...) eDOC Innovations will submit your members' check images to the clearing source of your choice in a secure X9.37 file format.

What support is provided?

eDOC Innovations' Item Processing team will provide support for you & your members utilizing any components of the CheckLogic™ suite. Our support hours are from **9:00 AM to 8:30 PM Eastern Time.**

What is the credit union industry saying about eDOC & the CheckLogic™ suite?

"We looked at several vendors offering remote deposit capture services for merchants. We found the eDOC product was flexible enough to fit the needs of our largest and smallest business members. It is cost-effective from both an implementation and ongoing basis. CheckLogic Lite™ provides the needed functionality for this type of solution yet provides a clear settlement process and is simple enough for the end user."

- Kathy R. Martin, SVP Directions Credit Union

Read more at: <http://edoclogic.com/press-releases/>



Want to learn more?
Contact eDOC Innovations at:
800.425.7766 option 3
<http://edoclogic.com/contact/>

eDOC Innovations . edoclogic.com . 800.425.7766 . 1197 Exchange Street . Suite 1. Middlebury . VT . 05753

Check²¹Logic™ Imaging

Complete check management solution for your credit union.

Remote Deposit



CHECK²¹LOGIC *Lite*™

Easy. CheckLogic Lite™ is an easy to use, remote deposit solution for your members to deposit their checks without visiting your branch location(s).

Secure. This solution's advanced remote image deposit, advanced MICR reading and character recognition provides a secure solution for your remote deposit capture.

24/7. This solutions allows your credit union to process remotely deposited items during business hours. While giving increased convenience, with 24/7 remote access for your members to deposit checks.

Branch Capture



CHECK²¹LOGIC™

Intelligent. CheckLogic™ is the next generation for Check21 branch capture. An integrated, intelligent, and user friendly interface makes CheckLogic™ an obvious choice for any branch operation. Developed for credit unions by credit unions.

Advanced. This solution uses advanced CAR/LAR and image character recognition in a single pass.

Fights Fraud. With advanced MICR range validation, duplicate detection and image quality analysis technology.

Inclearing Processing



CHECK²¹LOGIC *Manager*™

Power. CheckLogic Manager™ enables you to manage your entire check processing needs through the Federal Reserve Bank.

Flexible. This state-of-the-art solution can stand-alone or be integrated with the entire CheckLogic™ suite and works seamlessly with your core processor.

Robust. This solution gives you the power to manage your own inclearings, returns, chargebacks and IRD processing.



Forward Collection

Image Cash Letter Forwarding

Inclearings, Returns & Chargebacks

Direct to the Federal Reserve Bank

CHECKLOGIC²¹ Lite™

CHECKLOGIC²¹™

CHECKLOGIC²¹ Manager™

CheckLogic™ Manager elegantly manages your inclearing, return and chargeback processing with the Federal Reserve Bank (FRB).

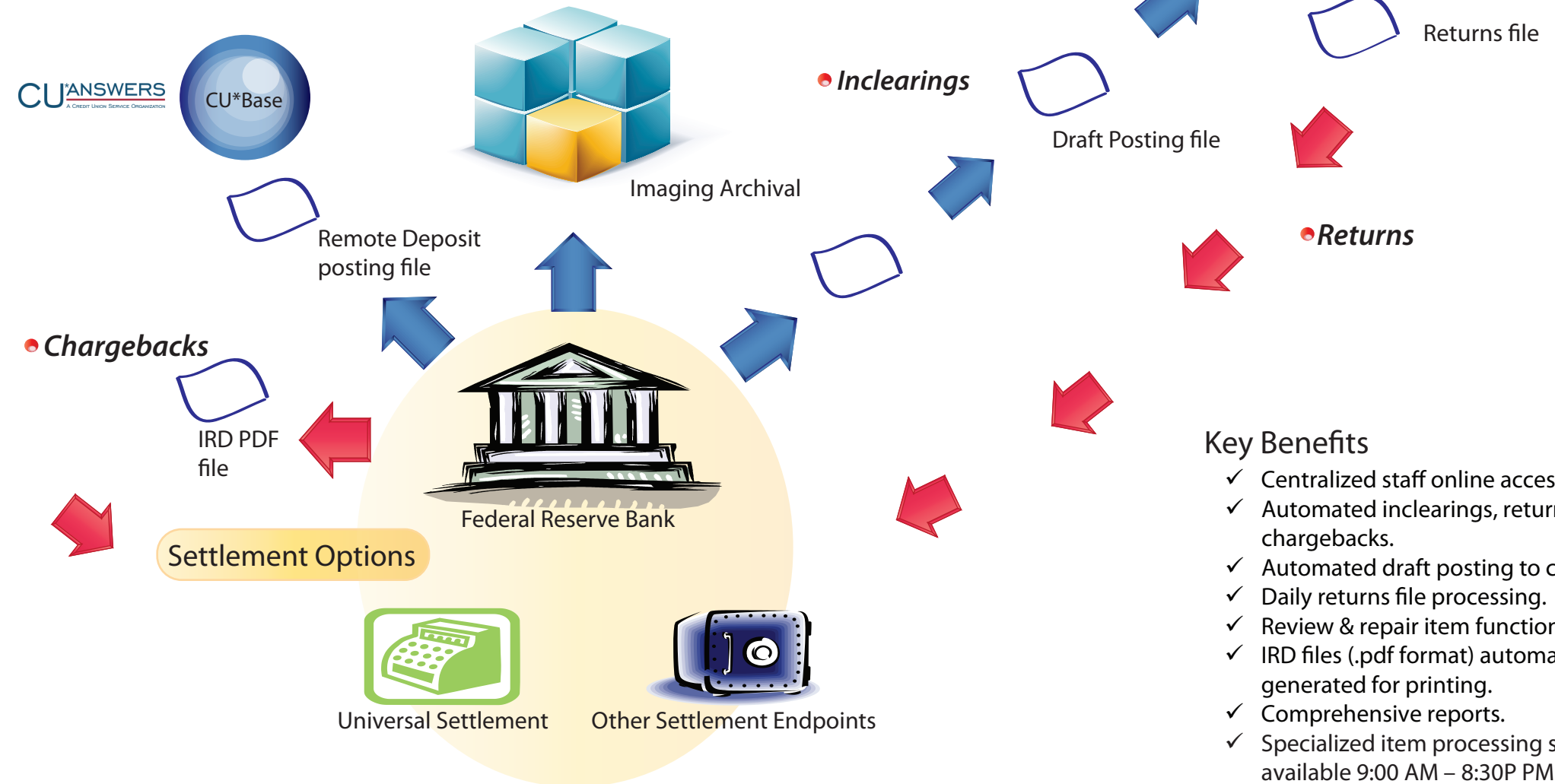
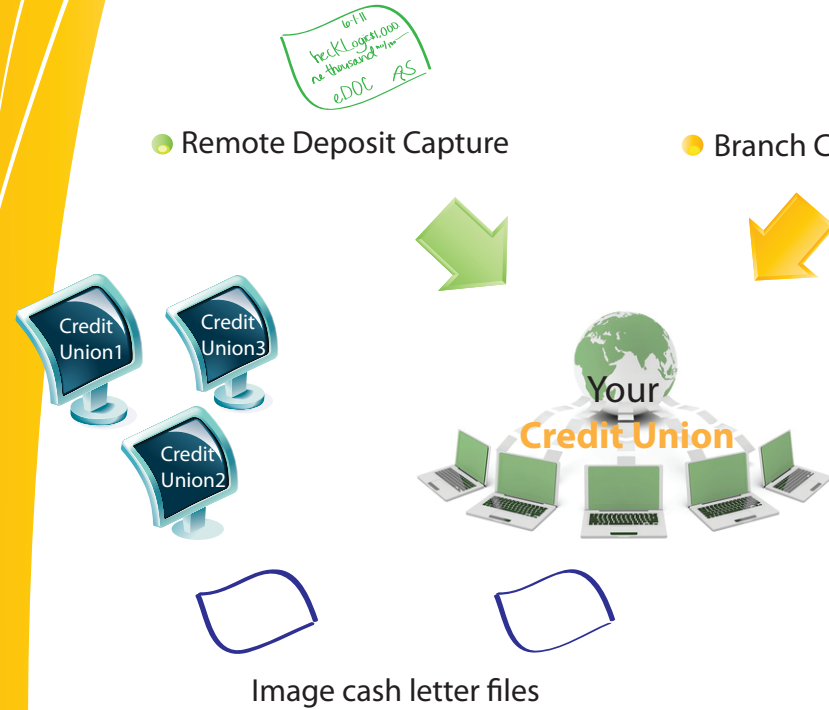
Remote Deposit Capture

Branch Capture

- CheckLogic™ captures an image of deposited checks at your branch location(s) and submits an ICL file to your settlement endpoint.
- CheckLogic™ Lite securely captures and sends your members' check images from their home or office to your credit union to be combined into your Image Cash Letter (ICL) file.

- Inclearings:** CheckLogic Manager™ retrieves the X9.37 return file from the FRB and creates a posting file that is sent to your core processor.
- Returns:** CheckLogic Manager™ retrieves the files from your core processor that need to be returned to the FRB and creates an X9.37 file that is sent to the FRB.

- Chargebacks:** If a return is rejected by another institution, CheckLogic Manager™ retrieves the chargeback file from the FRB and securely posts it to your core processor.



Key Benefits

- ✓ National Settlement options.
- ✓ Supports multiple clearing sources.
- ✓ Secure electronic forward processing.
- ✓ 100% next-day credit availability.
- ✓ User defined security features.
- ✓ Integrated remote deposit capture.
- ✓ Free 12 month image storage.
- ✓ Staff & member online access free.
- ✓ Comprehensive balancing reports.
- ✓ X9.37 (image cash letter) generation.
- ✓ Duplicate detection & fraud deterrence.
- ✓ Centralized image cash letter report.
- ✓ Specialized item processing support 8:00 AM – 8:30 PM Eastern Time.

Key Benefits

- ✓ Centralized staff online access- free.
- ✓ Automated inclearings, returns and chargebacks.
- ✓ Automated draft posting to core processor.
- ✓ Daily returns file processing.
- ✓ Review & repair item functionality.
- ✓ IRD files (.pdf format) automatically generated for printing.
- ✓ Comprehensive reports.
- ✓ Specialized item processing support available 9:00 AM – 8:30P PM Eastern Time.