

Digital Share Draft Imaging & Processing

Complete check management solutions for your credit union.

Branch
Capture

CHECK²¹LOGIC™

Fast - CheckLogic™ allows your branch offices and large member businesses to deposit checks quickly & efficiently using our advanced Check21 solution. Checks can be scanned throughout the day and transmitted for final processing.

Easy Reconciliation - 100% credit will be available the next day in your designated settlement account. Easy to read reports along with quick access to your check images.

Reduce Fraud - Multiple fraud detection features (i.e. CAR/LAR image recognition, duplicate detection and MICR range validation, etc.) are used to detect fraud before the check is sent for final processing.

Remote
Deposit

CHECKLOGIC *Lite*™

Increase Services - Expand your services to your members and small business members through easy to use remote deposit capture. They also have access to their check images and easy to use reports.

Increase Convenience - Members can deposit their checks from the convenience of their home or business 24/7.

Reduce Cost - CheckLogic Lite saves your members time and money by saving them trip to the credit union. Lobby traffic is reduced and your staff can review check deposits online and then spend the rest of their time providing other services to members.

Inclearing
Processing

CHECK²¹LOGIC *Manager*™

FRB Check Processing - Manage all your share draft processing including returns, chargebacks and IRD printing through our centralized online solution.

Core Processing Interface - Posting and returns files can easily be uploaded or downloaded from our easy to use management system or can interface directly with your core processor.

Access Check Images - Check images are easy to access via our iDOC Vault portal and also can be linked to your statements and home banking services for 24/7 member-access.



Intelligent
Check Imaging
Suite

A circular graphic composed of several colored segments (red, orange, yellow, green, blue) arranged in a ring, resembling a stylized sun or a gear.

CHECK²¹LOGIC™



High Quality

CheckLogic™ is a cost efficient solution for branch check capture and electronic image forward processing. Check image readers capture draft and internal document information. MICR line and courtesy amount information is then converted into a X9.37 or X9.100-87 file format for electronic forward collection, and internal document information is captured to facilitate balancing and check image retrieval.

Strategic Technology

CheckLogic™ uses advanced MICR reading and image character recognition (“ICR”) programs to perform a scan of MICR and non-MICR information on drafts. Additionally, the ICR software enables CheckLogic to incorporate critical account or transaction information not printed on the MICR line during a single pass of the document so it passes through the scanner only once.

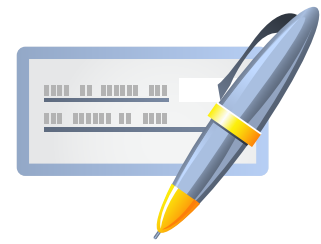
System Friendly

CheckLogic™ integration with eDOC Innovation’s state-of-the-art imaging system, idocVAULT™, and 2020DOC©, allows you to retrieve a copy of the draft item any time necessary. CheckLogic’s balancing reports record the teller, and branch location for full-feature balancing capability. Easy-to-use user interface makes CheckLogic operations possible for any employee to use with minimal training. Important files will be stored by eDOC for 12 months, DVD retrieval after the 12 month period.

Additional features & benefits:

- Automate daily deposit files
- 100% Next-day availability for deposit transmission
- Eliminate costly courier services for deposit items
- Reduce delivery time on returns & adjustments
- Access ALL deposit images (transit, foreign, etc...)
- Maintain historical records
- Daily deposits for each branch
- Automated daily reports
- And much more!

CHECK²¹LOGIC *Lite*™



Allow merchants & members to deposit right from the comfort of home or business!



CheckLogic™ Lite remote deposit makes depositing checks a snap! A critical component to your overall e-document strategy, CheckLogic™ Lite is a high-quality, cost efficient, internet based solution that enables your merchants or members to make deposits from their home or business. Wherever they are, your member simply places the check into their scanner and scans the check using CheckLogic™ Lite's advanced capture and electronic image forward processing.

Unlike other remote-deposit programs, CheckLogic™ Lite uses the same administrative platform, same cost-structure and same process for accepting deposits from consumer and business members. CheckLogic™ Lite is about member convenience in doing business with your credit union. With CheckLogic™ Lite, you gain a strategic solution for your members' remote deposit capture needs and an experienced peer and partner that can ensure your program's success.

Additional features & benefits:

- Deposit authorization
- Admin platform for approvals
- CU deposit review & approval
- Deposit details for member & CU
- NACHA member posting files
- Balance reports
- Reduced cost per deposit
- Less than 45¢ per shared branch deposit
- Installation training available
- No shopping for hardware
- Marketing services available
- 24/7 service & support
- And many more!



CHECK²¹LOGIC Manager™



Manage inclearing, return, and chargeback processing with the Federal Reserve Bank (FRB).

Inclearings: CheckLogic Manager™ retrieves the X9.37 return files from the FRB and creates a posting file that is sent to you or your core processor.

Returns: CheckLogic Manager™ retrieves the return files from you, or your core processor. An X9.37 file is then sent to the FRB.

Chargebacks: If a deposit item is rejected, CheckLogic Manager™ retrieves the chargeback file from the FRB and allows you to re-deposit, or adjust the item for the member.

Additional features & benefits:

- Centralized online access-*free*
- Fully automated system.
- Automated draft posting
- Review & repair item online
- IRD files in .PDF format for printing
- Comprehensive reports
- Specialized support 9am-9pm EST
- Secure & electronic forward processing
- User defined security features
- Free 12 month image storage
- X9.37 (image cash letter) generation
- Duplicate detection & fraud deterrence
- Centralized ICL report
- National settlement options
- Support for multiple clearing sources
- And much more!

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

