



## Comsquared Active Remittance Features

- Supports a variety of customer payment types
  - Single check and remittance stubs.
  - Check only.
  - One check with two or more stubs.
  - One stub with two or more checks.
  - Multiple checks with multiple stubs.
- Supports both open item and balance forward accounts receivable systems.
  - Provide for one-pass processing of check and stub to allow for posting to AR, creating image deposit file, and archiving check and bill stub images.
  - A/R system posting files are prepared to eliminate all A/R data entry/posting.
  - Optionally check and/or stubs may be imaged for deposit only with no creation of an accounts receivable posting file.
- Supports deposit to single or multiple banks and bank accounts.
- Supports Multi-Office payment capture capabilities and allows for real-time posting of payments without the delay and expense of “overnight” packages.
- Advanced exception item processing accomplished through A/R system interfaces and previously captured customer payment history.
  - Superior CAR (Courtesy Amount Recognition) and LAR (Legal Amount Recognition) to capture the handwritten or machine printed amount of the check with a high degree of accuracy and prompt the operator if handwriting is unreadable.
  - OCR (ICR) captures non-MICR information from checks and remittance advice (stubs), automatically.
  - Recognizes various MICR line formats for uninterrupted processing.
  - Customer payment profile is captured to link the customer’s banking information to your billing account numbers.
  - Provides data searches by name, street address, social security number or bill number for applying payments to invoices.
  - After bill is located from an Active Remittance search, allow operator to click on the bill the customer is intending to pay and balance the transaction.
  - Identifies unbalanced transactions and displays the check image and remit stub image for operator to correct the amount and balance the transaction.
  - Provides automated research tools to greatly reduce the number of unapplied checks.
  - Provides the ability to reject transactions for any reason.
- Advanced customer service capabilities
  - Provides a single search, showing both stubs and checks, for one-call resolution of customer payment inquiries.
  - Recognizes customer has indicated a new address on a stub and sends an email message with the image to the person responsible for managing change of addresses.
  - Capture operator may add notes to a transaction to alert balancing/processing operator to take a specific action
- Supports both traditional bank deposit and image cash letter deposit.
  - Print bank cash letters (deposit tickets) at the completion of batch balancing.
  - Print batch control sheets when delivering checks to the bank via image deposit.
  - Provides a print out of the checks included in any deposit to any bank.

- Supports configurable reporting on any data captured during remittance processing operations.
- Integration with other systems
  - Provides interface to a target accounts receivable system to allow real time inquiry to assist in processing payments.
  - Provides for batch data updates from target accounts receivable system to the remittance processing system for point of processing decision making.
- Safety Features
  - Duplicate item detection validates checks against a historical database to prevent the posting of duplicate checks when using Check 21 image deposit.
  - Signature detection is used to ensure the check was signed and is a valid legal document.
  - Full Encryption: Routing, transit, checking account MICR information, check images and logs are all encrypted to prevent unauthorized access.
- Image archive options
  - Payment transaction images are prepared for the supplied image archive or other target image archive. Payment transaction images can be sorted by branch origination and directed to specific folders in the supplied image archive or customer supplied image archive.
- Capture Devices
  - Supports a wide variety of capture devices from multiple manufacturers, ranging from sub \$1,000 check scanners to very high volume check transports.
  - Supports capture devices that provide for multiple line and variable value endorsement.
- Single source provider for hardware, software and image archive.

### **Active Remittance Image Deposit Features**

- Automated bank deposit preparation for Check 21 or ACH image deposit.
- Multi-Office / Enterprise edition allows for real-time payment image capture from all branch offices through the use of inexpensive check scanners and Distributed Check Processing Software. Provides for the immediate processing and posting of payments without the “delay” of physical transit from branch office to the home office.
- Automated customer correspondence and change of address modules alert operators of customer notations on remittance stubs.
- Accounts Receivable Conversion (ARC) module.
- Automated Image Deposit feature allows for Check 21 or ACH deposit to multiple banks based on client data contained in the SQL database.
- Point and click set up of Image Deposit formats to multiple banks.
- Image Enhancement capabilities to allow users to perform easy clean-up of images to meet image quality guidelines for Check 21 or ACH deposit.

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