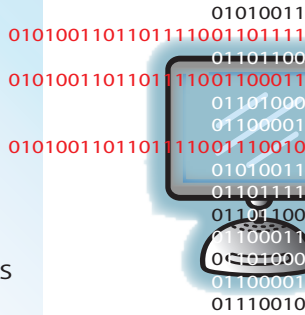


TRANSACTION JOURNAL



- CHEQUES
- REMITTANCES
- DEPOSITS
- DEBITS
- BANK GIRO CREDITS
- CASH
- POSTAL ORDERS
- BACS
- CREDITS
- TRAVELLERS CHEQUES
- LODGEMENTS



1. CAPTURE

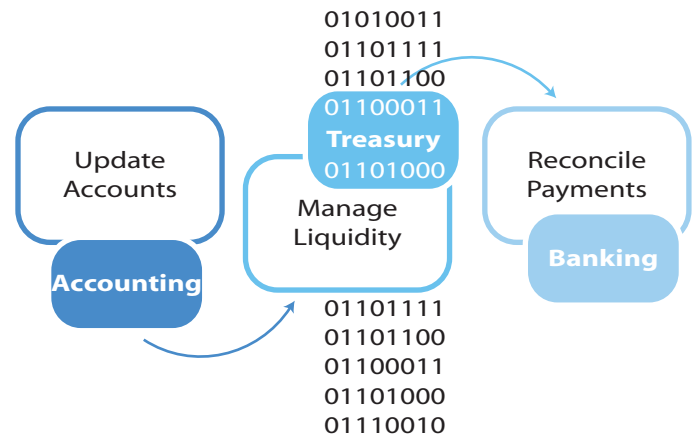
Paper payment documents, such as credits and cheques, are scanned using intelligent software integrated with a portable document/cheque scanner. Items are sorted if required. MICR code line information plus front and back images are captured and passed to a work station computer. Our capture facility has the ability to add other electronic details to our systems. One or many scanning stations can be established and linked. **Productivity is increased**

2. INTERPRET

The MICR code line data is formatted and additional printed or handwritten details are interpreted from the images and added to the SQL database. The image of the item is visible with its data. Details such as date, time, operator are included. Individual and batch transaction elements are itemised. Reliability of data is flagged. **Accuracy is improved**

3. MANAGE

The workflow of payment data is organised according to business rules and requirements. Verification of amounts for each work type with batch sub totals and balances are controlled. Non-paper items, such as cash, plus other reference details can be added. Permissions to view, verify and approve can be established. A bank list can be printed in different formats and despatched. Our CDE module (customer data enrichment) will allow verification and automatic retrieval from other existing systems. **Security is enhanced**

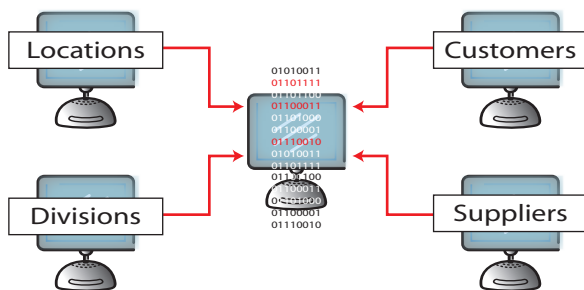


4. TRANSFER

Approved batches of work can be interfaced with other business processes. Existing accounting and reporting applications are updated. Extract data can be managed to bespoke requirements. **Liquidity is managed**

5. INTEGRATE

Many organisational business models can be accommodated with data from local and offsite sources synchronised and incorporated into centralised financial systems. This can include branch, department or division data which can be segregated or amalgamated. Incoming remittances from customers and invoices from suppliers etc. can be processed. Data from different geographic locations can be combined. **Financial control is rationalised**



Resolving the complexity of **integrating** diverse payments generated by paper with electronic feeds

Transaction Journal is an adaptable set of products, founded on a unique combination of payments industry experience and trustworthy technical knowledge.

- Business advantages** are straightforward
- significantly reduced processing time
 - secure procedures established
 - opportunity for fraud minimised
 - processing errors eliminated
 - proof and details of missing items
 - record management and compliancy
 - monitored workflow status
 - productivity improved