

FFIEC - Compliance Reporting Engine

— ***Enhance your RDC process by adding a reporting functionality feature in compliance with FFIEC “Risk Management of Remote Deposit Capture” Guidelines***

— ***Engineered to provide an effective monitoring and measurement solution for your bank’s remote deposit capture accounts***

— ***Flexible system design adjusts to meet your ever-changing remote deposit capture environment***

An Innovative Approach to FFIEC Security Compliance

In 2008, the Federal Financial Institutions Examination Council (FFIEC) issued “Risk Management of Remote Deposit Capture” Guidance for banks using remote deposit capture (RDC). It discourses on the many security standards bank should use to reduce the multiple risks which could result in implementing RDC. They state that financial institution management should develop and implement risk monitoring and measurement systems for effective oversight of remote deposit capture.

Software Earnings’ FFIEC - Compliance Reporting Engine product is uniquely engineered to provide an effective monitoring and measurement solution for your bank’s remote deposit capture accounts. Information collected from your RDC files can be used to set operational benchmarks and standards, as well as to develop reports for monitoring results against the standards.

Review and Report

Many remote deposit capture solutions on the market today were designed without FFIEC review and reporting procedures. ***FFIEC - Compliance Reporting Engine*** will enhance your RDC process by adding a reporting functionality feature in compliance with FFIEC Security Guidance for RDC.

Our First Touch iCapture platform ingests the ANSI Standard output files created by your existing RDC system. With ***FFIEC - Compliance Reporting Engine*** your bank can create additional, custom reports within the parameters of the FFIEC Guidance.

FFIEC - Compliance Reporting Engine will provide reports that can be structured for the various levels of management. Our reports will address point-in-time activities; trends for individual customers; trends for groups of customers with similar characteristics; and for the RDC product as a whole.

Effective management oversight involves regularly reviewing the reports and periodically conducting reviews and operational risk assessments. This helps ensure that your monitoring and reporting process accurately reflects current policies and procedures and sound practices.

First Touch iCapture Advantage

First Touch iCapture (FTiC) was the first remote deposit capture product in the financial marketplace in 2004. FTiC has been on the forefront of remote deposit capture technology with branch, merchant, and corporate capture; Fed and correspondent image exchange. FTiC offerings have expanded to include ***Duplicate Item Detection, X9 Deposit File Validation, and FFIEC - Compliance Reporting Engine.***

FFIEC - Compliance Reporting Engine

Software Earnings

Innovative and non-intrusive, **FFIEC - Compliance Reporting Engine** will ingest RDC files; process the data with set parameters for compliance reporting; and generate reports.

FFIEC - Compliance Reporting Engine Highlights

- Facilitates management oversight reports
- Reports violations of deposit thresholds
- Reports velocity metric for
 - File size and number of files
 - Transaction dollar value and volume
 - › Number of deposits daily or monthly
 - › Number of items deposited daily or monthly
 - › Maximum dollar amount of an item in a deposit
 - › Maximum dollar amount per deposit
- Use reports to monitor point-in-time activities and evaluate trends for
 - Individual customers
 - Groups of customers with similar characteristics
 - Fraudulent activity and capacity utilization
 - Anomalous or questionable activity
 - Monitoring of operational efficiency
 - RDC product as a whole

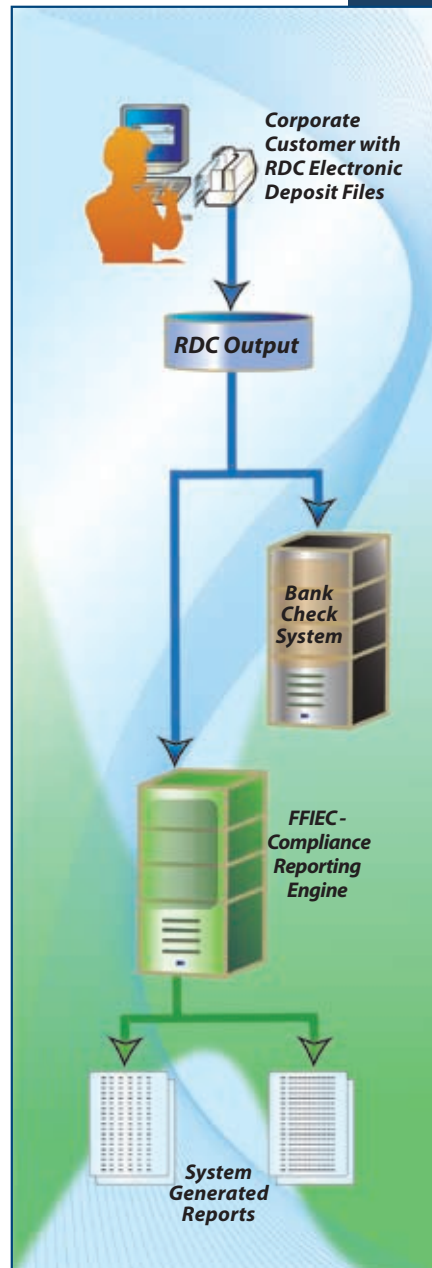
FFIEC - Compliance Reporting Engine will continue to evolve in concert with the ever expanding guidelines as defined by the FFIEC. Software Earnings is committed to provide a thorough and comprehensive reporting solution that meets the risk mitigation needs of the industry. We continue to foster relationships with leading industry experts to insure that our product direction stays on target for the future.

The Software Earnings Advantage

Software Earnings has over 20 years of experience delivering reliable, high-performance check processing solutions. Our software applications and processes are now featured in an end-to-end payments processing solution called Payments Navigator.

Payments Navigator is comprised of three components:

- Payments Processing Manager (PPM) designed for remote and branch deposit capture, image capture, data perfection, balancing, settlement, and First Touch iCapture applications.
- OnTrac engineered for data movement and monitoring.
- Payments Distribution Manager (PDM) engineered for payments consolidation, distribution of ONUS payments, and image cash letter distribution.



Banks should ensure that their monitoring systems adequately capture transactions conducted electronically. As with any account, they should be alert to anomalies in account behavior.

- FFIEC Guidelines



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