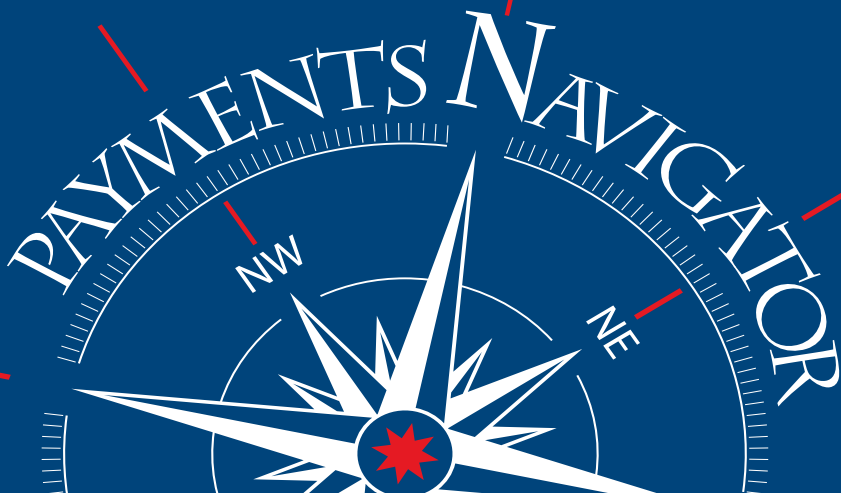


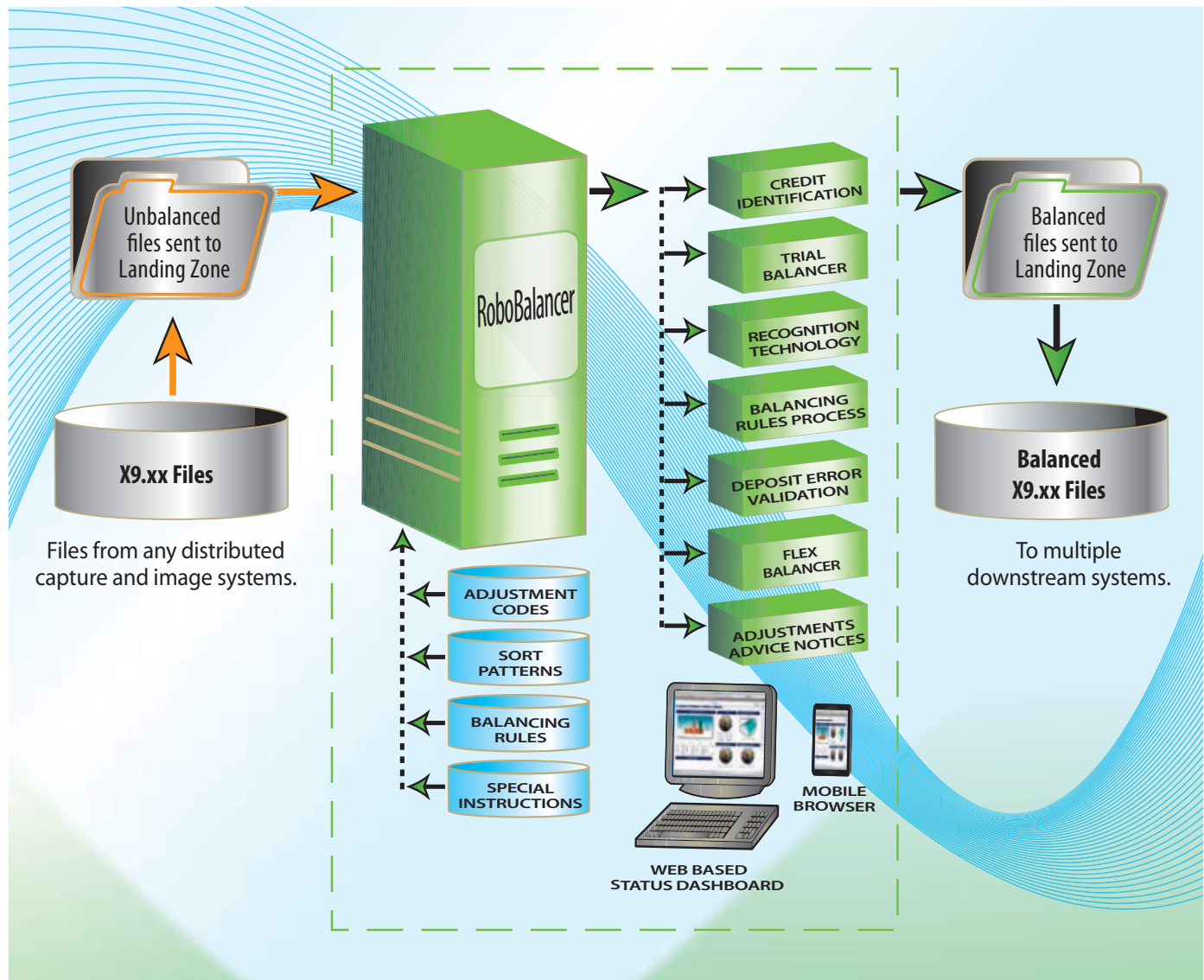
RoboBalancer

Software Earnings has developed RoboBalancer to electronically balance deposits with X9.xx image files from a variety of sources within your bank.

The ultimate purpose of RoboBalancer is to intelligently and automatically balance deposits. This will provide significant savings for your balancing and adjustments departments.



RoboBalancer



RoboBalancer Benefits

- **Significant Savings**
 - Less personnel required in the balancing department
 - Less personnel required in the adjustments department
- **Posting Deadline is improved**
- **Transit Holdover is reduced**
- **Customer Satisfaction is improved with reduced errors**

“The ultimate purpose of RoboBalancer is to intelligently and automatically balance deposits and thereby provide significant savings for your balancing and adjustments departments.”



RoboBalancer

RoboBalancer Design

RoboBalancer ingests X9.xx image files (from multiple sources at your bank) containing POD deposits that may or may not be in balance.

RoboBalancer is designed to execute a series of intelligent processes to inspect codelines, images, and deposit tickets.

RoboBalancer invokes a series of algorithms within its balancing rules to automatically bring a significant number of unbalanced deposits into balance.

Software Earnings' goal is to balance 80 – 90% of out-of-balance conditions with RoboBalancer.

Software Earnings Development Qualifications

Software Earnings has successfully developed many important production applications. Our qualifications to develop RoboBalancer are:

- *22 years of experience as a trusted software developer for the banking community.*
- *12 years in-depth knowledge of deposit balancing through the origination and successful implementations of Payments Navigator's Balancing application used today in many large banks.*
- *19 years successful experience in codeline matching through many successful implementations of SE's Image Repair. SE invented the art of merging and matching corrected data with codelines, while ensuring the integrity of the deposit order was maintained to the highest degree.*
- *Orbograph's Recognition and Automation Services technology integrated into RoboBalancer will provide the necessary technology to assist our intelligent, automatic balancing of deposits.*

RoboBalancer Process Overview

Credit Identification The balancing process must begin with the identification of debits and credits. This process may have already been performed prior to RoboBalancer. However, if not, then RoboBalancer will use your bank's sort patterns in the identification of debits and credits.

Trial Balance RoboBalancer will perform numerous trial balancing algorithms during the balancing process to eliminate deposits that are in balance and bring focus only to those deposits that need further processing.

Recognition Technology RoboBalancer will invoke Orbograph's recognition engine through their Automation Services (SaaS). Amounts that fail Reco are sent to Orbograph's Key-Pay Hub for correction keying.

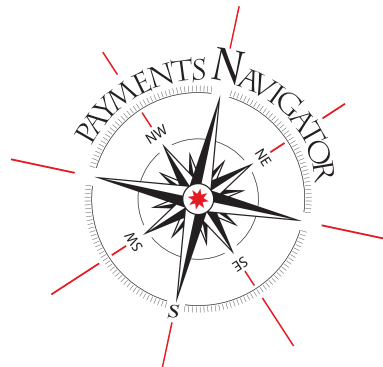
Balancing Rules Process The heart of the RoboBalancer is Software Earnings' Balancing Rules Engine. This engine may be customized and maintained by each customer according to: internal bank balancing rules and policies for item inserts; changes; deletes; moves and write-off adjustments.

Deposit Error Validation RoboBalancer will invoke Orbograph's recognition engine through their Automation Services (SaaS). Amounts of items within deposits that are out of balance are sent to Orbograph's Key-Pay Hub for validation and correction keying.

Flex Balancer RoboBalancer provides an option to have out of balance deposits reviewed and balanced using SE's Payments Navigator Balancing application. This optional service may run in-house within your operations centers or it may be accessed using Orbograph's Automation Services (SaaS) with their off-site balancing operators.

Adjustment Advice Notices RoboBalancer provides an optional feature to produce adjustment advice notices to customers for adjustments made to their deposits. These notices could be passed to downstream systems where customer name and addresses would be added through internal processes.

RoboBalancer Status Dashboard RoboBalancer is delivered with a comprehensive dashboard for monitoring statistics and the progress of image files processed by RoboBalancer. The dashboard is intended to serve as an important management tool for monitoring the quality of images processed by the RoboBalancer and the effectiveness of RoboBalancer to lower the number of out of balance deposits.



Contact Software Earnings

For over 20 years, Software Earnings has continued to deliver reliable, high-performance check processing solutions. We can provide financial institutions with an end-to-end payments processing solution featuring our software applications and processes in one complete package—Payments Navigator. Payments Navigator now includes RoboBalancer, an automatic balancing solution that provides major cost savings for financial institutions.

For more information please contact a Software Earnings relationship manager at 901-756-4555.

