Regardless of your institution’s needs, our solutions give you the ability to implement integrated check imaging, branch capture, remote deposit capture and other payment processing options. CSI empowers you with versatile options that improve revenue and performance.

Financial institutions can maximize payment processing abilities with these relevant solutions:

- Implement proven item capture tools for your branches, ATMs and merchants
- Integrate Summit.NET, an end-to-end processing platform, with your existing core environment
- Deliver a robust check imaging solution that improves back-office performance
- Clear items less expensively through the CSIXchange network of CSI participating banks

CSI’s Item Capture and Processing solutions integrate not only with our core processing platforms, NuPoint® and Meridian.NET, but also with other core systems.
CSI delivers a comprehensive, hosted proof of deposit (POD) solution that integrates with your bank’s existing core processing system. **Summit.NET Hosted POD** provides an end-to-end solution that gives you stronger control over your item capture, processing and storage capabilities. As a cloud-delivered solution, it helps you minimize costs as well as improve redundancy and compliance.

With Summit.NET, financial institutions receive the following key benefits:

- Maintain a real-time, redundant backup system that’s secure and compliant
- Eliminate server and software management issues and upgrade concerns
- Reduce cost by eliminating capital expenditures for new servers and software
- Streamline operations by implementing integrated print, mail and archive solutions

Summit.NET Hosted POD also includes **Smart Branch Delivery**, which allows you to configure, maintain, update and deploy new branch capture sites remotely.

This branch capture management tool delivers the following advantages:

- Update new software and settings automatically at each capture source
- Send electronic messages to capture branches or sources through the centralized branch messaging system
- Utilize an end-of-day close function to compare runs and batches at each branch with those at the host site for verification

Summit.NET Hosted POD includes a comprehensive **Print & Mail Solution** for image statements as well as your bank’s notices. This is coupled with a complete e-statement/e-notice delivery system for your customers, including single sign-on support with most Internet banking solutions.

Included with Hosted POD, you can utilize the following CSI solutions:

- Statement Composition for the printing, stuffing and mailing of your image statements and notices with postal presort cost reduction
- Forms Management to bring efficiency and savings to the printing, storage and management of your forms
- iVerify, which allows you to track the progress of projects that are in production at CSI through an online tool

Optional features include access to the Summit.NET **Data Mining Module**. The module uses advanced recognition technologies to pull data from captured check images.

With the Data Mining Module, you can develop marketing campaigns that improve revenue and attract new customers:

- Extract the pre-printed name and address to build targeted marketing lists
- Identify customers by such specific criteria as routing and transit number, high-dollar checks or other data elements
- Analyze customer accounts to identify cross-sell and additional investment opportunities
CORE BRANCH CAPTURE
Integrated item capture improves efficiency and reduces costs

- Extend daily cut-off times at remote locations
- Balance workloads and improve productivity by capturing at branches
- Tailor the solution to meet branch-specific needs
- Obtain good images of all items using Image Quality Assurance (IQA) software

ATM CAPTURE

IMAGE ATM BALANCING
Seamless integration of check imaging into NCR image-enabled ATMs

Summit.NET Image ATM Balancing Module streamlines the process financial institutions use for processing ATM transactions. The module enables your ATM to image and capture items immediately, eliminating the need for envelopes and manual processing. Utilizing NCR’s ATMs and consolidation software, the module allows you to import and balance image transactions, as well as create an industry standard x9.37 file for electronic collection and processing.

With Summit.NET Image ATM Balancing, your financial institution can achieve the following competitive edge:

- Extend deposit deadlines for enhanced customer satisfaction
- Improve the efficiency of both branch and back-office performance
- Reduce fraud from “empty envelope” deposits
- Increase revenue by allowing staff to focus on cross-selling services and products
HOSTED REMOTE DEPOSIT CAPTURE
Flexible merchant capture solutions that remove geographic boundaries and enhance profitability

Through our solution, merchants can scan checks and other financial documents as well as balance and transmit the digital images to you for posting and clearing. Our Remote Deposit Capture improves your ability to compete and expands your market by eliminating geographic limitations.

CSI OFFERS HOSTED REMOTE DEPOSIT CAPTURE THAT STREAMLINES THE ITEM CAPTURE PROCESS FOR MERCHANTS.

CLIENT-BASED SMART CLIENT
Remote deposit capture solution that merchants install and maintain on-site

Smart Client allows your commercial clients to capture items at their locations and then deposit them electronically into your bank. Through Smart Client, CSI gives your financial institution a significant competitive advantage through expanded reach, reduced costs and enhanced customer loyalty.

From our hosted Remote Deposit Capture, financial institutions receive the following advantages:

• Add new revenue sources and develop additional business opportunities
• Eliminate costs associated with installing and maintaining servers and software
• Ensure good images are accepted through Image Quality Assurance (IQA) software
• Detect and prevent duplicate items at the site, merchant and financial institution level

Smart Client provides you with numerous benefits for client-based remote deposit capture:

• Simplifies installation and maintenance at your customers’ site
• Includes image and transaction research from any customer location
• Encrypts all transactions for secure transmission to your bank
• Reduces item processing costs
CSI’s integrated check imaging solution streamlines how items are processed, stored and distributed. As an automation tool, it helps banks maximize the efficiencies of their branches and employees by reducing the time it takes to manually process checks as well as reducing physical storage needs.

Through our check imaging solution, receive the following key benefits:

• Image both sides of every item for research, archival and statements
• Research item details and retrieve associated images quickly with NuPoint Image
• Customize the number of images printed on customer statements
• Eliminate postal delays and costs by giving customers access to statements online

ImageLinks is a powerful, all-inclusive tool for improving how your financial institution manages paper checks. Using integrated technology, our platform allows Meridian.NET customers to gain a competitive advantage by offering more robust, streamlined services. ImageLinks eliminates manual processes, physical storage constraints and unnecessary costs associated with paper and postage.

ImageLinks allows customers utilizing Meridian.NET to achieve the following efficiencies:

• Enhance research capabilities for improved customer experience
• Reduce postage delays and associated costs by 30 percent
• Provide check images and statements online or via CD-ROM
• Receive a fax or print-out of the front or back of any check, deposit or deposited item
CSI’s Image Clearing Network provides financial institutions with a more cost-effective platform for clearing and settling imaged items. Developed by CSI to accommodate the needs of our customers, the network leverages CSI’s banking relationship among customers for a more efficient service.

The Image Clearing Network gives you the following competitive advantages:

- Clear items less expensively through a network of participating CSI banks rather than sending items to a correspondent bank
- Initiate settlement through Viewpointe, a member-owned association of financial institutions
- Reduce the cost and risk associated with the transportation of items

With Remit.NET and RemitXpress, CSI allows you to offer commercial clients tools for reducing the high cost of remittance processing. Our solutions automate the manual processes associated with payments, from long mail float to manually keying in payment information. Through these tools, CSI enables you to deliver value-added solutions that improve operational efficiency, profitability and compliance for your commercial clients.

By offering a variety of remittance software solutions, you can capitalize on the following benefits:

- Attract new businesses and retain commercial clients
- Improve revenue by generating new fee income
- Distinguish your financial institution within the marketplace

eCheck Return Item Processing provides financial institutions with a powerful online tool for managing the return process. With this platform, financial institutions can upload a standard ANSI x9.37 returns file and then adeptly facilitate how individual items are addressed. The tool helps you become more efficient, knowledgeable and profitable by simplifying return check handling.

With eCheck Return Item Processing, you receive the following key benefits:

- Enable users to efficiently make chargeback/redeposit decisions from online screens
- Filter return items by date, return reason, customer deposit account and amount
- Produce x9.37 forward collection image cash letter files for re-presentment items
- Render chargeback notices and IRDs for charging back items that are not re-presentable