



AR-Box® Online Receivables Processing for Retail Billers

Compete with major banks using this advanced receivables product

Key Benefits:

State-of-the-art online receivables processing.

Prospecting tool to capture more market share.

No new DDA account needed.

No capital investment.

Retain your customers and build loyalty.

Expand your geographic reach.

New fee income opportunity.

Easy-to-use, browser-based system.

Multiple levels of access and security.

Web-based reporting tools and transaction search capabilities.

Help your retail customers deal with online bill payer transactions

AR-Box gives your financial institution a state-of-the-art online receivables processing answer that competes with solutions from the nation's largest banks. There is no capital investment or budget allocations needed to quickly help your retail billers deal with all of their online bill payer transactions from multiple processors. With electronic bill payments forecast to grow to 22 million households by 2010, your business customers are looking to you to help them gain control of this technology and take advantage of it. **AR-Box** does all that and more.



Automated daily accounts receivables file updates with the click of a mouse.

How AR-Box® works for your customers and prospects

Ever wonder exactly how online bill payment systems work? After consumers pay their bills online, they are electronically sent to various payment processors for debiting from their DDA accounts. This payment information is then sent to **AR-Box**, which credits your customers' accounts at your financial institution or any other. An automated accounts receivables file is uploaded to the Biller's accounting system eliminating data entry and our online reporting tool provides daily detailed transaction information. (See our process flowchart on page 2.) It is seamless, secure and cost-effectively works for any size business.

Use AR-Box® to retain your customers and prospect for new ones



Our browser-based receivables processing system allows your customers to more efficiently receive and process online payment activities from their customers. **AR-Box** consolidates all your customer's electronic payment information from numerous payment processors into a single source. It is easy-to-use with multiple levels of access and security, web-based reporting tools and transaction search capabilities. And because there is no need to open a new DDA account to use AR-Box, you'll have a new prospecting tool to get a foot in the door to add new customers and market share.

To learn more about **AR-Box** from InStream and how it will benefit both your financial institution and your customers, please call us at (615) 415-6000 or visit www.instreamllc.com.



