

Deposit 24[®] BRANCH CAPTURE

Reduce your operating expenses and extend your deposit deadlines

Key Benefits:

Reduced courier transportation costs.

Extended deposit cutoff times with same day funds availability.

Make a significant contribution to your bank's earnings.

Completion of all check processing same day - no afternoon holdover.

Eliminates many paper-based transactions.

Timesavings of 65-75% versus manual data entry.

Faster fraud detection and notification of returned items.

Improved float management.

Quickly respond to customers inquiries using image archives.

Improve your operational efficiencies and processing speeds

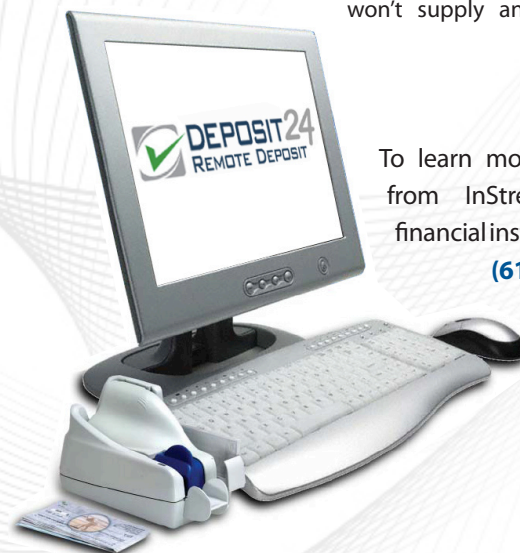
Deposit24 Remote Deposit Capture (RDC) from InStream allows your financial institution to quickly and cost-effectively process all of your teller transactions at the branch electronically. You will immediately see a reduction in paper processing and courier transportation costs as well as 65-75% time savings in item processing versus manual data entry keystroking. And you can extend your deposit deadlines to normal closing times with the same day posting of deposits and no afternoon holdover.

Deposit 24[®] is easy to implement, easy to use, and low cost

Deposit24 Branch Capture integrates easily into your branch operations with no major systems installation or investment in hardware and software needed. The system uses small, inexpensive image scanners and thin client, web-based software that operates behind the teller line through a standard DSL or higher internet connection. All transactions are truncated and balanced at the branch using online images for verification, so discrepancies are promptly resolved. Plus, images are automatically archived for research purposes and available for viewing Day Two. You'll even receive faster notification of fraudulent items and items returned for insufficient funds (NSF). Plus, we handle all of your teller training needs to get your branches up and running with no complications.

InStream has unique branch capture industry experience

As an Application Service Provider (ASP), InStream is uniquely qualified to provide financial institutions of all sizes with branch capture solutions that fit their needs. In fact, we helped develop and install a branch capture solution with the nation's 14th largest bank in over 330 branches. It includes new balancing processes and branch procedures developed specifically for that bank and handles five million transactions a month. Those are the types of answers other service providers won't supply and the experience software providers can't match.



To learn more about **Deposit24 Remote Deposit Capture** from InStream and how it will benefit both your financial institution and your customers, call our support team at **(615) 415-6000** or visit www.instreamllc.com today.



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