



For Immediate Release

All My Papers Software Selected by Tangerine Bank

Cheque imaging technology provides low cost solution for Canadian banks

Saratoga, CA – July 22, 2014 – All My Papers (AMP) announced today that its software application, *All My Checks*, is in use by Tangerine Bank (formerly ING DIRECT). This Windows-based software application creates correctly formatted Canadian electronic Cheque Image Cash Letter Files for remote deposit to direct clearing banks.

All My Checks allows for secure and rapid implementation of the Canadian cheque image clearing process. Indirect clearing banks in Canada and the U.S. can now use the ready-to-run application to minimize operational costs and increase accuracy.

"The *All My Checks* application has helped us increase efficiencies and reduce costs associated with the back-end process for the popular Cheque-In™ feature of our Mobile Banking app," says Charaka Kithulegoda, the chief information officer at Tangerine. "The software has made processing easier and faster for our team, two things we always look for our technology solutions to offer."

All My Checks is in use by Tangerine Bank and has been certified for creating conforming electronic Cheque Image Cash Letters for remote deposit to a major direct clearing Canadian bank.

"Enabling fully electronic clearing of cheques will benefit both consumer and commercial Canadian banking customers", says Larry Krummel, President of All My Papers. "Increasing the efficiency of the cheque clearing process means faster access to funds and lowers the potential for fraud."

All My Papers supports over 50 proprietary US remote deposit formats based on various US cash letter standards as well as all of the US X9 standards. All My Papers supports the Canadian CPA 015 standard which is based on the US X9.100-187 standard. The direct clearing bank's Cash Letter File Format provides for electronic deposit from Canadian indirect clearers and US banks. It supports deposit of both Canadian and US Dollar items and differentiates between bank routing numbers.

To find out more about this software conversion, as well as other products, please contact sales@allmypapers.com.

About All My Papers

Saratoga, Calif.-based All My Papers (AMP) is a developer and distributor of software toolkits and applications. Products include the technologies required to resolve interoperability and data integrity issues

13750 Serra Oaks Ct
Saratoga, CA 95070
Phone: (408) 366-6400
Fax: (408) 366-6406
www.AllMyPapers.com



such as extracting MICR data and barcode data from images. For more information about All My Papers, visit the company's Web site at www.allmypapers.com

About Tangerine

Tangerine is a direct bank that delivers simplified everyday banking to Canadians. With more than 1.9 million clients and close to \$38 billion in total assets, we are Canada's leading direct bank. Tangerine offers banking that is flexible and accessible, products and services that are innovative, fair fees, and award-winning client service. From no-fee daily chequing and high-interest savings accounts, GICs, RSPs, TFSAs, mortgages and mutual funds, Tangerine has the everyday banking products Canadians need. With over 1,000 employees in Canada, our presence extends beyond our website and mobile app to our 24/7 contact centres and our Café locations. Tangerine was launched as ING DIRECT Canada in 1997. In 2012 it was acquired by Scotiabank, and operates independently as a wholly-owned subsidiary. For more information, visit tangerine.ca

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Media Contacts:

Bill Lange
All My Papers
(408) 366-6400 x 802
bill.lange@allmypapers.com

13750 Serra Oaks Ct
Saratoga, CA 95070
Phone: (408) 366-6400
Fax: (408) 366-6406
www.AllMyPapers.com