



X9 CLEARING

X9 IMAGE CLEARING

For U.S. & Canadian Check Image Clearing and Processing

An archive system Image Cash Letter (ICL) files that tracks and stores all imported and exported ICL files. A Windows Server-based platform for check image clearing processing. X9 IMAGE CLEARING enables archiving, research, duplicate detection of Canadian and U.S. based X9/CPA ICL files with optional return and forward clearing.

X9 CLEARING with a check capture tool such as All My Checks provides a complete solution for Check Image Exchange. The software operates on a Windows Server platform with a SQL database.

X9 CLEARING will receive and store X9 Image Cash Letter (ICL) files received from dozens of different sources:

- Financial institutions such as indirect clearing banks in Canada
- Corporate remote deposit customers from both the U.S. and Canada
- U.S. based financial institutions
- All My Checks (the All My Papers application to create ICL files from check images)
- All My Papers SDKs and applications for converting existing check images and associated transaction data into a cash letter

X9 CLEARING includes a web server application for operational and research activities. ICL files are stored in a SQL and file system database. The original ICL files are maintained so that there are no regeneration induced errors. Incoming files are checked for duplicates at the item and file level with duplicates flagged for research.

Optionally, the system can execute against an exception list file from the legacy system containing items requiring research and possible return. Operators can review these items via a web browser, assign a return code and mark them for return. The system can then generate a return ICL file for clearing. The system can also generate files for posting received ICL items to legacy core banking systems as an optional feature.

BENEFITS

- Leverages investment in legacy systems
- Reduces operational costs
- Reduces costs through one-time license fee
- Enables check image exchange with complete record of each cash letter--no missing endorsements
- Provides efficient research of check images and data
- Prevents posting or sending of duplicate check items

X9 CLEARING FUNCTIONS

- Imports Image Cash Letter files automatically into the system
- SQL based image archive
- Enables research and return processing of received items via web browser based application
- Supports file based exception lists for research and return processing
- Detects duplicate received files and items
- Configurable archival storage period for the received ICL files
- Optional outgoing X9 return ICL files

X9 IMAGE CLEARING

A Windows Server-based platform for check image clearing processing. X9 IMAGE CLEARING enables archiving, research, duplicate detection, optional posting and returns processing of Canadian and U.S. based X9 Image Cash Letter (ICL) files.

STANDARD FEATURES
X9 CLEARING Application Service Component
Watch Folder and configurable landing zone for automatic processing of incoming ICL files
Import of ICL files into an SQL and file system database
Support for X9, CPA and remote deposit formats
Duplicate file and item detection by either MICR data or duplicate check images
Browser based user interface for operational management, item research, duplicate Item research and reports
Item research, image review, ICL data review and item status
Return research
Operational control and monitoring
Notification system
Presented summary report
Runtime licenses for test and disaster recovery system
Options
Return ICL file generation
X9 EXPORT creates a standard X9.37/ICL file for forwarding items
Exception file import
Export image files to legacy archive
Posting formats such as FRB MICR, FRB SOP 4.8, CSV with image and X9.37-1994 (Electronic Check Presentment)
Legacy or host system interface module
Data integrity testing for standards and IQA conformance such as TIFF testing and correction as well as MICR mis-match
File format conversion (e.g. X9.37 to X9.100/187)
Professional Services
Systems and platform requirements specification
Installation and integration services
Custom image archive and posting interfaces
Custom reports and workflows
Licensing Options - Licensing is one time fees plus annual maintenance (no per-click fees)
500,000 Items and 1 year storage
1 Million items 1 year storage
For options pricing, or larger item count or longer storage contact sales at All My Papers

MINIMUM SYSTEM REQUIREMENTS

Operating platform: Windows Server 2008 or later, SQL Server 2008 or later, IIS, .NET 4.6

Windows is a registered trademark of Microsoft Corporation in the United States and other countries.