



ENTERPRISE PAYMENTS SOLUTIONS



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ProfitStars Enterprise Payments Solutions

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About ProfitStars

ProfitStars' electronic payment products and services are compatible with virtually any information technology platform and operating environment. Currently installed in hundreds of financial institutions and thousands of businesses of all sizes, ProfitStars offers a complete solution for processing transactions.

ProfitStars stands out as a leader which anticipates and addresses the dynamic nature of the industry. That is why over 6,500 companies rely on ProfitStars' unparalleled products and services, and that number is growing by more than 600 businesses per month. As a division of Jack Henry & Associates, our organizational foundation dates back more than 30 years. The ProfitStars brand encompasses the products and services provided by 16 companies Jack Henry has acquired through its focused diversification strategy. These highly specialized products and services enable diverse businesses to increase revenue and growth, mitigate and control risk, and control costs.

ProfitStars has a proven track record of providing industry-leading technology, expertise and service, ultimately improving the profitability and performance of our customers.

Features That Set Us Apart

The key to our success is the delivery of value-added solutions that help businesses improve their cash flow, lower their administrative costs and streamline their collection processes. By choosing ProfitStars, you will be partnering with a company that specializes in payment processing, with a rich tradition of providing best-of-breed payment solutions to our customers. By deploying our technology, companies can streamline processes, reduce costs, mitigate risk and improve their administrative efficiency. We offer the scalability and flexibility to easily create customized solutions for companies of all sizes, from the smallest sole proprietorships to some of the biggest corporations in the U.S.

ProfitStars is continuously finding new ways to refine and improve the transaction services we offer, along with the best possible payment processing experience for business customers.

A Complete Solution

We are a full service processor of electronic payment transactions. By working with ProfitStars, Merchant eSolutions customers have access to a vast array of payment processing services direct from the source, ranging from:

- Remote Deposit Capture (Check 21 image exchange and ACH check conversion)
- Automated Clearing House (ACH) solutions
 - Electronic checks accepted over the phone (TEL) or via the Web (WEB)
 - Check conversion (ARC, BOC and POP)
 - Single and recurring transactions (PPD and CCD)
- Remit Plus, a thick-client remittance processing solution
- Check Collect re-presentment and collection solution
- Suite of effective Risk Management tools

Why is the "complete solution" concept so important when selecting a Remote Deposit Capture vendor? Remote Deposit Capture is a product that is designed for businesses. To best meet the needs of a wide spectrum of customers, the ideal RDC product has the capability to process all

non-cash payments through a single, integrated platform. After all, businesses typically accept a variety of payment types for several reasons beyond customer convenience:

- Offering payment options expands the number of people a business can sell to, because not everyone has a credit or debit card (or simply may choose not to use them)
- The belief that checks are disappearing is still a myth – while check usage has declined in favor of electronic payments, many consumers still prefer to pay by check
- Consumers are increasingly comfortable with ACH. They have been using direct deposit for more than 30 years, and ProfitStars uses the same dependable, safe system for single and recurring transactions, for electronic checks by web or phone, and to convert checks received at the point-of-sale or in the mail.

Why Companies are Choosing ProfitStars as Their Trusted Partner – in summary

- ProfitStars offers a complete solution that is flexible and scalable, capable of meeting the needs of all customers, ranging from the smallest sole proprietorship to a large Fortune 500 company
- Our system is delivered through a single point of integration that provides consolidated reporting
- Facilitates acceptance of all non-cash payments from a corporate customer
- Transactions flow through a secure website
- The ability to provide multiple payment options to your customers increases customer loyalty and satisfaction
- Thousands of companies rely upon our decades of deep financial services experience
- ProfitStars is a large, established, well respected company....but not too big – we deliver personalized service and customized solutions
- Our commitment to data security is demonstrated by the Type II / SAS 70 certification process
- The ProfitStars Decision Engine offers “least cost routing” and helps maintain compliance
- Late night processing is available, offering accelerated access to funds
- Returned ACH items are automatically routed to our automated re-presentment service
- Our suite of risk management tools reduce losses due to returned items and suspicious and fraudulent transactions
- All reports are on-line and all images are kept in our image archive for quick and easy access
- We are a full-service provider – from customer service to technical support to training

Products and Services

Remote Deposit Capture (RDC)

ProfitStars offers a complete Remote Deposit Capture solution that combines the best of both worlds – check image exchange and ACH. With the passage of the "Check Clearing for the 21st Century Act" (Check 21), paper checks can be cleared electronically through the process of check imaging and image exchange, or converted to ACH transactions. Check 21 allows a business to process any type of check, including corporate checks, consumer checks, cashiers checks, third-party checks and money orders. ACH is a cost-effective method and helps to identify return items quickly and efficiently.

Why Select ProfitStars RDC Solution?

ProfitStars' Remote Deposit Capture system is ideal for any organization that accepts check payments, whether they accept a handful or a significant number of checks. ProfitStars' technical infrastructure provides secure check processing. Remote Deposit Capture offers a more convenient, faster way for merchants to deposit checks without having to leave their business to drive to the financial institution.

Our Decision Engine ensures that items are being routed in the most cost-efficient manner, either as an ACH entry if eligible, or as a Check 21 image. ProfitStars' Decision Engine helps maintain compliance, too.

ProfitStars' Web-based solution makes getting started easy. There is no complex installation or lengthy training process, no software to purchase or install, no licensing fees to pay and no additional technical staff to hire. All a business needs is an Internet connection and a Web browser.

ProfitStars has the following 3 Remote Deposit Capture Solutions that are capable of meeting any business need.

- 2 ASP Models:
 - Single Feed Scanner or
 - Batch Processing with:
 - Courtesy Amount Recognition (CAR)
 - Legal Amount Recognition Support (LAR)
 - Full-Service Automated Keying of Amounts
 - Image Quality Analysis (IQA) – 6 Tests
 - Image Usability Analysis (IQU) – Up to 7 Fields
 - MICR Repair
 - Balanced Files - all provided by ProfitStars
 - Electronic Notification of Deposit
- High Volume Checks and Coupons – ProfitStars' Remit Plus Solution
 - Client side software
 - High Speed Processing
 - Lockbox style processing
 - Scan Line & Bar Code Recognition
 - Customer and Account Association
 - Transaction Balancing
 - Best-of-breed technology: CAR/LAR and Optical Character Recognition (OCR)

ProfitStars Remote Deposit Capture Features:

- Enables companies the ability to deposit paper checks of all types electronically
- Allows a business to process any type of check, including corporate checks, consumer checks, cashiers checks, third-party checks and money orders
- Provides a multiple check tabletop scanner that directly attaches to a Windows-based PC
- Automatically performs the courtesy amount recognition (CAR) and legal amount recognition (LAR) of each check in lieu of key entry
- ProfitStars' personnel key in any amounts that the scanner does not read and makes all necessary MICR repairs and balance operations
- Allows the business to establish rules-based perimeters to accept, reject, or balance the deposit within a set dollar amount
- Notifies the business via e-mail alert and presents the deposit online for the business to accept or reject

ProfitStars Remote Deposit Capture Benefits:

- Offers a more convenient way for businesses to make deposits
- Allows businesses to receive funds faster, improving their working capital
- Businesses enjoy cost-savings and greater efficiency
- Optimizes least cost routing and speed of collection
- Provides a secure technical infrastructure for check processing

Automated Clearing House (ACH)

Automated Clearing House (ACH) transaction processing is offered as a key part of ProfitStars' complete solution. We facilitate processing a comprehensive range of ACH transactions, including:

- Electronic checks (WEB – checks via the Internet and TEL – checks over the phone)
- Check conversion – converting checks received at the point-of-sale or in the mail to cost-effective ACH transactions (ARC, BOC and POP)
- Preauthorized and recurring payments (PPD and CCD)
- Re-presented NSF checks (RCK)

Reduced Risk and Increased Efficiencies

ACH eliminates many of the costs and liabilities associated with paper checks. Deposits are automatic and electronic. ACH transactions typically settle the next day, so NSF items that are returned can be automatically re-presented.

ACH is another innovative risk mitigation and control solution with many benefits:

- Reduces labor, postage and operating costs
- Generates material operating efficiencies
- Enhances customer service and convenience
- Expedites research
- Streamlines information access and distribution

ACH Check Conversion is Simple to Use

In today's fast-paced business environment, companies are looking for ways to reduce the costs and administrative burden of accepting all payments, especially those cumbersome paper check payments. Converting checks to ACH transactions is simple with ProfitStars' Remote Deposit Capture solution.

After feeding a check into the scanner, ProfitStars' merchant portal captures MICR information and a digital image of the check. The user simply key enters the dollar amount and submits the payment. Account information is verified through ProfitStars' secure, real-time gateway, and the payment is processed via the Federal Reserve System's ACH Network - the same system commonly used for direct deposit. Funds are withdrawn from the consumer's account on the next business day and then deposited into the company's bank account within one to three business days. And since the company has digital images of the checks, they can destroy the original paper checks, effectively reducing the risk of tampering.

Remit Plus Remittance Processing

Remit Plus is a state-of-the-art check conversion system designed especially for businesses that accept checks and coupon remittances. Remit Plus is a simple-to-use thick-client solution that is integrated into the customer's software. Checks can easily be converted to an ACH (ARC or BOC) transaction or sent as a Check 21 image item. The state-of-the-art functionality makes remittance processing a breeze, especially with intuitive features like CAR/LAR and OCR.

A wide range of businesses benefit from this best-of-breed technology: utilities, insurance companies, municipalities and government agencies, lenders and billers, and any remittance-accepting company.

Remit Plus Features

- Scalable remittance solutions
- High speed scanning and image capture
- Courtesy Amount Recognition (CAR) and Legal Amount Recognition (LAR)
- Optical Character Recognition (OCR) – captures information from a scan line or a specific field
- Bar code recognition
- GUI project builder for free-form fields
- Transaction balancing
- Multiple payment types
- Multiple project types
- Customized extraction files
- Multi user functionality
- Image archive and retrieval
- Front end editing with image display

Remit Plus Benefits

- Improves Employee Productivity
 - High speed capture of checks and coupons
 - Eliminates need to encode checks
 - Automatic endorsement of checks
 - Automated balancing
 - Fewer keystroke errors
 - Eliminates need to manually enter transactions into customer's accounting system
 - Improves research capabilities with the capture of images for both coupons & checks
 - Automatic creation of electronic deposit
 - Eliminates need to go to the bank
- Reduces Expenses
 - Reduces transaction fees
 - Reduces labor costs
 - Eliminates transportation costs
 - Reduces returned item losses
- Accelerates Access to Funds
 - Next day availability with ACH check conversion
 - Automated ACH return item processing
 - Extended banking hours (at bank's discretion)
- Improves Customer Service
 - Automating processes minimizes errors and reduces number of customer calls
 - Operators can retrieve, view, and e-mail images directly from their desktop

- Quick retrieval of checks allows most customer inquiries to be promptly handled over the phone
- Easy to use interface allows quick training of personnel

Check Collect Recovery Services

ProfitStars provides companies with a non-intrusive, cost-effective way to automate the recovery of consumer checks that have been returned non non-sufficient funds (NSF). If a check returns unpaid, Check Collect Recovery Services electronically re-presents a paper check to the consumer's account via the ACH Network, using the Re-presented Check (RCK) Standard Entry Class Code. Businesses prefer the Check Collect System because it reduces labor and operational costs, and preserves customer good will. Check Collect is scalable and fully compliant with NACHA Rules and regulations.

How Does Check Collect Work?

All that a business needs is an Internet connection and a Web browser. Because Check Collect is an ASP application, there is no software to install or purchase, and no on-going licensing fee.

With ProfitStars' Check Collect Recovery Services, NSF checks are forwarded to ProfitStars where the check is imaged and re-submitted via the ACH Network. The business simply uses the Web site to view activity and review the status of the re-presented item in the collection cycle. Our online consolidated reporting system is available 24/7.

Upon collection, Check Collect pays 100 per cent of the check's face value, plus a portion of the collected NSF service fee. Typically, the recovery rate is 65 to 80 per cent of all NSF check, and funds settle within five days of collection.