



Remittance Processing • Imaging • Lockbox • Remote Capture • Check 21 • ATM Deposit Balancing • POD • ACH • Image Archival

AR Express®

A Remote Deposit Solution with Remittance Processing and Flexible Clearing

AR Express is an ideal remote deposit solution for any business that wants to deposit incoming checks electronically, process full-page invoices or payment coupons, post payments to an in-house accounting system and create an image archive. AR Express clears checks through RP Solutions' payment gateway, ExpressPay Gateway, or prepares Check 21 image files for transmission to a preferred bank. It saves time and money and eliminates daily trips to the bank.

ExpressPay Gateway

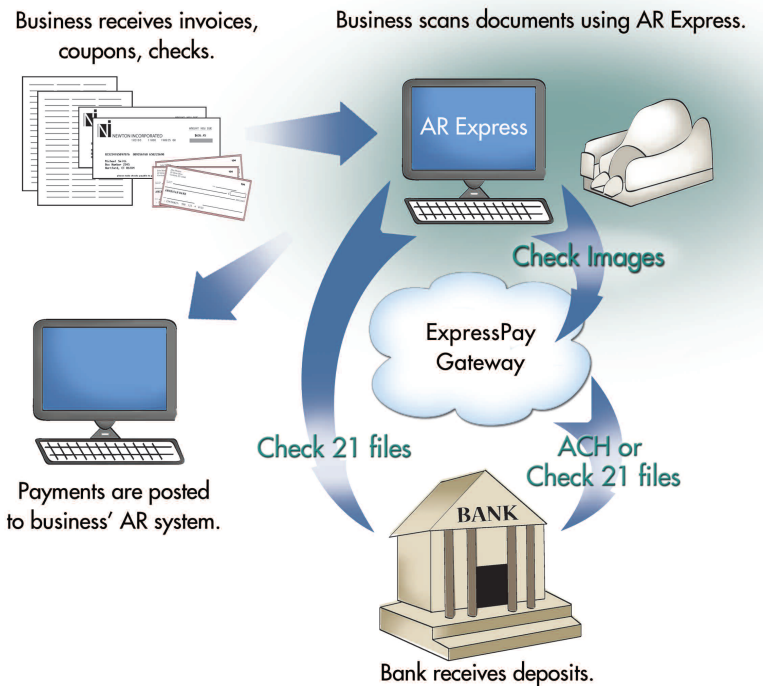
Scanned check images may be sent from AR Express directly to ExpressPay Gateway. From these images, ACH and Check 21 deposit files are created and immediately processed for clearing. A business can make deposits to one or more accounts with their bank. ExpressPay Gateway manages the relationship with the financial institution and handles the entire clearing process on behalf of the end user.

Using ExpressPay Gateway benefits businesses because they can begin using remote deposit very quickly. Banks benefit because they can rapidly deploy a remote deposit product without having to build and administer an in-house solution to receive, route and manage deposit files.

Image Cash Letter

Alternatively, AR Express can create Check 21 Image Cash Letter (ICL) files for transmission by the business to their bank. This typically requires a remote deposit contract with the named bank and some level of technical expertise to complete the process.

AR Express and ExpressPay Gateway combine to create a complete payment processing solution that does everything from capturing the image of the check, to clearing the check electronically, to depositing funds in the bank.



RP Solutions, Inc.
Your Experts In Payment Processing Solutions

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A Variety of Scanners

Hardware independence allows AR Express to operate with a wide range of imaging devices. From checks to coupons to full-page invoices, these scanners meet a diverse set of document and throughput requirements.

A Multitude of Work Modes

AR Express automates the processing of checks only, checks with payment documents and credit card payment coupons. When processing checks alone, account numbers can be linked to a check's MICR data in a cross reference table. If another check with the same MICR is received, it will automatically be associated with the correct customer account, reducing data entry.

Data Recognition and Image Quality Assurance (IQA)

Utilizing industry leading recognition technology, AR Express reads the courtesy amount (CAR) and legal amount (LAR) from a check, the OCR scanline from a coupon and payment details from full-page invoices. These recognition features dramatically cut the data entry process and ensure high levels of data accuracy. The IQA step applies a sophisticated set of deciphering technologies, analysis algorithms and confidence metrics to ensure the digital check images comply with industry standards.

Item Review, Data Entry and Balancing

After scanning, the operator is given the opportunity to review forms, coupons and checks to enter missing or unreadable data, repair incorrect data and examine duplicate items. The system automatically balances the transactions, presenting any exceptions to the operator for manual balancing. Access to each of these functions is protected with secure passwords controlled by the system administrator.

ExpressPay Gateway

Items can be scanned at multiple remote offices, sent to ExpressPay Gateway and combined electronically. By consolidating deposits this way, businesses can reduce the number of bank accounts they must maintain and optimize a single primary banking relationship. The Gateway can also be used to manage and resubmit return items, eliminating the delay of waiting for paper items.

AR Posting and Image Archiving

AR Express generates an accounts receivable posting file that can be imported into third party accounting software. This file contains billing account numbers and payment amounts. It offers a simple automated way to post all types of payments, eliminating manual data entry. All captured images are maintained for a user-defined period and can be used for online research. Images may also be exported to third party archive software, batch printed or stored offline on CDs.

Workflow Manager and System Reporting

A graphical view of the progress of current work is displayed in real-time. Work can be monitored as it progresses through recognition, data entry and balancing. The system produces a variety of daily detail and summary reports that may be viewed or printed. They include information on batches, transactions, credit card payments, deposits, accounts and rejects.

About RP Solutions

RP Solutions is an inspired software developer and solutions provider for the processing of deposits and payments received at businesses, lockboxes, ATMs, bank branches and websites. With over 20 years of industry experience, RP Solutions helps organizations realize the benefits of Check 21 with products ranging from a remote deposit solution for merchants to advanced customizable product suites for high volume payment processors. From expert design consultation to on-site implementation to exceptional support, RP Solutions is well known for delivering a superior customer experience.

For operations with high volume, multiple processing sites, multiple lockbox accounts or custom forms we offer ExpertRPS, a sophisticated remittance processing suite.

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