



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

RD Express™ *A Web-based Remote Deposit Solution for Small Businesses*

RD Express is the perfect remote deposit solution for small businesses to deposit their incoming checks electronically, saving time and money and eliminating daily trips to the bank. This web-based solution links directly to RP Solutions' payment gateway, ExpressPay Gateway, for fast clearing.

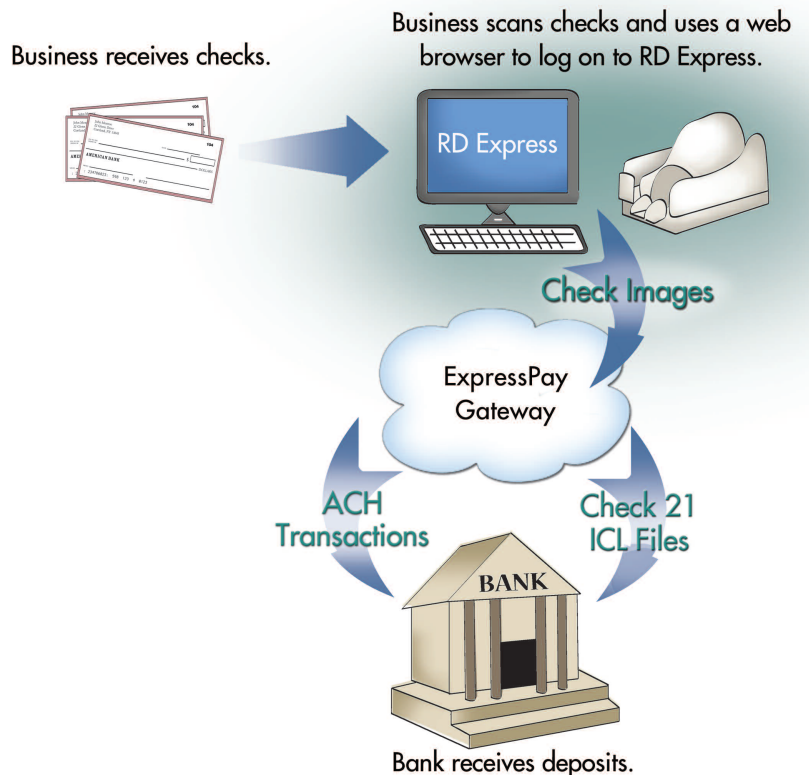
A Smarter Solution

With its smart client model, RD Express offers the best of both thick and thin models without the disadvantages. It's available via a web browser, rather than being installed locally as with thick clients, allowing for easy start-up and automatic updates. Rather than requiring continual internet connectivity, as with thin clients, key functions are performed locally and connectivity is required only when performing certain tasks, such as uploading check images to our payment gateway.

ExpressPay Gateway

Scanned check images are transmitted directly to ExpressPay Gateway. From these images, ACH and Check 21 deposit files are created and immediately processed for clearing. Deposits can be made to one or more accounts with a business' bank. ExpressPay Gateway manages the relationship with the financial institution and handles the entire clearing process on behalf of the end user. Businesses benefit because they can begin using remote deposit right away. Banks benefit because they can rapidly deploy remote deposit, custom branded for them, without having to build and administer an in-house solution to receive, route and manage deposit files.

RD Express and ExpressPay Gateway combine to create a turn-key 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

RD Express™

A Web-based Remote Deposit Solution for Small Businesses

Check Scanners

Both single-feed and multi-feed check scanners are supported. These devices are expressly designed for fast and easy operation to quickly scan low volumes of checks.

Automating Deposit Prep

Checks received in the mail, by walk-in payment or at the POS are scanned, replacing the tedious task of photocopying each one. The user simply enters the number of checks being deposited and the batch total - information that will be used later to balance the deposit.

MICR Recognition

RD Express automatically reads and parses the MICR code line so you don't have to key in check numbers or decipher bank routing and account numbers. This reduces data entry, facilitates deposit preparations and ensures high accuracy.

Data Entry and Balancing

After scanning, the user enters the check amounts, if necessary, repairs any MICR rejects and examines any duplicate items. Finally, the system automatically balances the deposit against the batch total, requiring review only if the deposit is out of balance.

Distributed Capture

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.

Reporting and Archiving

The system produces batch summary and detail reports that may be viewed or printed. Recent check images are stored locally and can be viewed at any time. Additional images can be easily researched from the Gateway. No more searching through stored paper checks.

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.

If you process payment coupons or full-page invoices, or you wish to send deposit files directly to your own bank, we offer AR Express® with more advanced remittance processing functionality and additional clearing options.

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