Fiserv | *Imagesoft*

ExchangeGuard™

Strength, Agility, Versatility
When Security Matters

ExchangeGuard –
Survival of the fittest...

As a leader in high volume, image-based technology for more than fifteen years, Fiserv Imagesoft has remained at the forefront of this new way of business. With recent shifts in banking processes and new regulations, Imagesoft has created a way to keep you in front of the pack – ExchangeGuard. An integrated suite of applications, ExchangeGuard was created to handle all of a financial institution's needs associated with Check 21 and check image exchange.

ExchangeGuard is comprised of three integrated, yet individual browser-based applications. These applications are used for specific check image exchange processes, such as the assessment of image quality and usability, image replacement document composition and print, image and data routing, and endpoint determination.

Available as an integrated image exchange solution, or on a standalone basis, the ExchangeGuard suite of applications includes:

• **ExchangeGuard Image Replacement Document (IRD)** – Using ECPi technology, creates IRDs and corresponding cash letters and bundle tickets for transmission to a printing location nearest to the destination bank.
• **ExchangeGuard Image Quality Assessment (IQA)** – Automated solution ensuring the enterprise quality and usability of check images presented to the system for exchange or IRD creation.
• **ExchangeGuard Virtual Routing Agent (VRA)** – Assures that your images and associated data will be routed to and from all sources and endpoints with accuracy and efficiency.

The ExchangeGuard suite of applications can be used enterprise-wide in back-office, ATM, lockbox, branch, corporate or any other point of presentment.

Adaptability and Agility...
ExchangeGuard helps you leverage the benefits of Check 21, increasing the speed and efficiency of your check clearing processes.

Encounter the smoother, swifter and stronger power of image exchange....

ExchangeGuard applications provide the tools that financial institutions need to immediately capitalize on the benefits of image exchange, through accelerated check clearing, reduced operational expense, improved float, reduced transportation costs, and a reduction in check handling and clearing fees. Further financial benefits arise from quicker settlement on items, particularly high dollar items. Additionally, through timelier presentment of items, check image and IRD exchange also help reduce the risk of check fraud.

With the passage of Check 21 (The Check Clearing for the 21st Century Act) legislation in 2004, IRDs have come to serve as a bridge between image-enabled and non-image-enabled financial institutions, allowing all financial institutions to leverage image-based technology. With ExchangeGuard, IRD production runs smooth and swift. And since ExchangeGuard performs quality reviews based on user-defined rules, check image quality and usability can be thoroughly reviewed at any point. From there, you can rest easy, knowing that your images and associated data will be accurately and efficiently routed to and from all sources and endpoints – making it clear to see how ExchangeGuard effortlessly keeps everything in check.

One platform, multiple solutions – Experience the benefits of ExchangeGuard

• Simple and cost-efficient expansion, easily adding further functionality
• Quicker and more efficient check clearing
• Ensured image quality and usability
• Reduced operational expenses
• Reduced transportation costs
• Improved float
• Cost savings due to reduced check handling and clearing fees
• Reduced risk of check fraud
• End-to-end solution – endpoint determination, image transfer, quality and usability assessments and IRD creation.

ExchangeGuard IRD
Automating IRD Composition, Printing and Routing

With Check 21 empowering Image Replacement Documents (IRDs) to act as substitute checks with the legal equivalence of original checks, our industry is taking an important step toward pure image exchange.

ExchangeGuard IRD is the proven solution you need to immediately capitalize on the benefits of image exchange.

Accelerated Check Clearing – Expedites the check clearing process, reducing the risk of fraudulent items in the clearing system. By electronically transferring the print file directly to the paying bank or to a location closer to the paying bank, unpayable items will be returned to the bank of first deposit with greater speed. This added transfer speed reduces return processing costs, as well as the volume of write-offs due to fraud.

Reduced Transportation Cost – Provides an efficient alternative to the time and expense of transporting physical checks between branches, operations centers, clearing houses, the Federal Reserve and the paying bank. Instead, simply electronically transmit IRDs for printing at a location near the paying institution.

Decreased Operational Expense – Eliminates the need for additional sorts and re-passes on expensive processing equipment. Internal check processing operations and research can be performed quicker and easier. For example, by using IRDs for return items, exception fine sorting can be performed electronically – decreasing your back-office expense. And because the geographically dispersed printing of IRDs enables you to clear items locally, you can avoid FRB out of district, as well as high dollar group sort fees.

Improved Availability – Extends processing windows, thereby accumulating more items for the cash letters and reducing float from 2-day to 1-day sends.

With ExchangeGuard, IRDs act as a connector between image-enabled and non-image-enabled financial institutions, allowing all financial institutions to leverage image-based technology. The result? Checks clear faster and more efficiently, with ensured quality. And since ExchangeGuard IRD supports all industry standard IRD formats, including original forward, subsequent forward, original return, subsequent return and informational presentment, accuracy is assured.

**It's a Jungle Out There...
Let ExchangeGuard IRD help you harness
the real-world benefits of image exchange.**

ExchangeGuard IQA
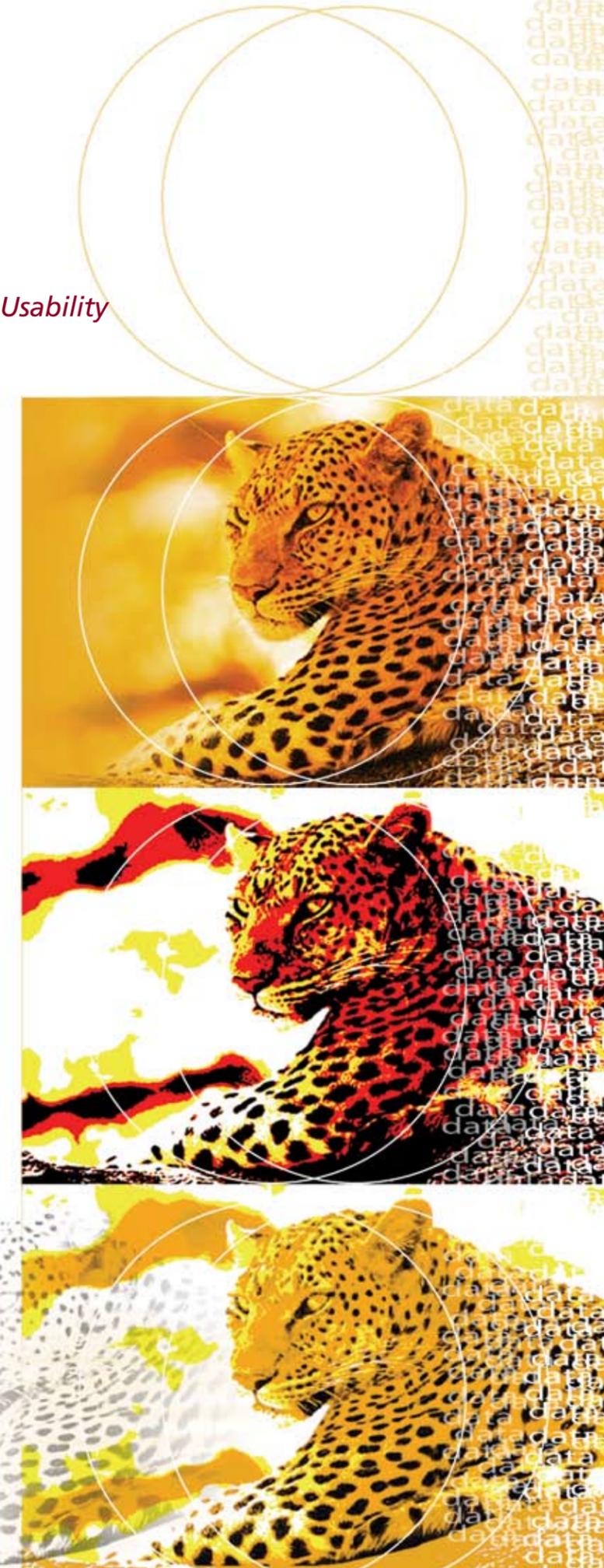### *Ensuring Enterprise Image Quality and Usability*

As check image exchange becomes standard practice throughout the U.S. Financial Services Industry and physical checks are replaced with check images for transaction settlement, check image quality and usability become paramount considerations.

You're In Control – Compliant with X.9 standards, ExchangeGuard Enterprise Image Quality Assessment (IQA) performs quality reviews based on user-defined rules, allowing the user to determine which images are interrogated by the system, in key areas such as: the date, payee, CAR, LAR, signature and MICR line. Then, based on the user's specifications, files are immediately accepted or rejected.

Thorough Quality Review – The system thoroughly reviews image quality to find any undesirable factors such as excessive skew, too light/dark, streaks and piggy-backed or partial images. The amount is verified by comparing information from various fields such as CAR, LAR and MICR with the information contained in the associated electronic data file. IQA can confirm that electronic data files, or tags, are correctly linked with appropriate check images. It also verifies minimum/maximum size acceptability.

Multiple Usability Checks – When determining image usability, the system uses digital interrogation technology to identify, recognize and confirm appropriate content in key check fields, such as the signature, payor name and address fields. By interrogating and comparing fields on a check image, such as rear image endorsements and payor bank name and address, the system is able to see through any camouflage and verify that the information present on a check image is valid.

ExchangeGuard IQA provides an automated enterprise solution you can depend on to ensure the quality and usability of your check images, whether they are presented to the system for exchange or IRD creation.

ExchangeGuard VRA
Delivering Check Image Data

In the new world of image exchange, you need to be assured that your images and associated data will be routed to and from all sources and endpoints with accuracy and efficiency. Let the protection of ExchangeGuard Virtual Routing Agent (VRA) transform you into the predator, not the prey.

ExchangeGuard VRA interfaces with all popular systems to accept incoming data streams of check images and data from capture systems and/or image exchange partners, including commingled streams. Once it receives the information, it intelligently reads, validates, sorts, parses and processes the information according to user-defined rules. Based on the data received, the system will create output files for routing to exchange partners, direct endpoints, IRD print systems/partners and image archive and settlement/posting systems. You can concurrently feed your check image archive as you provide output files. And ExchangeGuard VRA can route data for fraud detection and/or image quality and usability checks, with exceptions being routed to decision support for additional processing.

ExchangeGuard VRA embodies the most efficient business characteristics:

- **User-friendly** – Single, browser-based interface for setup, reporting, IRD production and system monitoring
- **Intelligent** – Supports forward presentment, return presentment and IRD generation through defined rules
- **Versatile** – Sorts incoming data by origin, routing transit numbers, amounts or any data field available; sorts and manages outgoing data by sort pattern, delivery time, priority, destination and amount
- **Adaptable** – Contains plug-ins for interfacing into check archive, posting systems and/or processes – you choose the touch points
- **Flexible** – User-defined processing rules and workflows enable the routing of information for other processing capabilities, including fraud prevention and image quality assessment

From all sources to all endpoints, and everywhere in between, ExchangeGuard VRA assures your images and associated data will be routed with accuracy and efficiency.

Guardian Series – Adapts to Any Habitat...

The ExchangeGuard suite of applications is part of Fiserv Imagesoft's Guardian Series, which also includes the FraudGuard™ check fraud detection suite. Both of the suites share the same base functionality, including: management of business rules, parameters and processing hierarchies; administration, management and monitoring of ongoing processes; generation and distribution of reports; shared storage of database information such as check images, signature images, data and reports; import and export of images and related data; and forms setup.

All Guardian Series applications share a common platform, database and user interface allowing the user to smoothly move from one application to the next. Because the Guardian Series is based on commonalities, multiple processes can be performed on a check image during a single pass through the system.

Additionally, both ExchangeGuard and FraudGuard share a common Decision Support function, which helps facilitate the decision process via on-screen, image-based technology. Decision Support can handle all exception types from Guardian Series applications, as well as other third party systems.

Since both ExchangeGuard and FraudGuard suites share the same platform, adding further Guardian Series processing capabilities in the future is as simple and cost-effective as the software is versatile. Additionally, installation, maintenance and user training are a breeze.

A single platform with multiple solutions. See what you've been missing – Let the powerful performance of the Guardian Series work for you.

Keeping Your Reflexes Sharp...
ExchangeGuard VRA gives you thorough control over your image exchange processing and delivery.