



## What is Image Cash Letter (ICL)?

Image Cash Letter (ICL) is like taking a picture of the front and back of a check and sticking it on a PDF. Then, strip all of the data off of the check and place that into a whole bunch of lines of funky code that only computers read.

We send that to your bank. Your bank's computer reads the file and makes the deposit, then copies it on to the Fed's for payment of each item. That's the nuts and bolts of it.

## How is this Different from ACH?

ACH is slow, with 4-5 day funding. ICL is Same Day. ACH has limits. ICL is unlimited. ACH usually requires a 5-10% reserve for 90-180 days. ICL has No Reserve. With ACH you pay when you reprocess a returned check. With ICL reprocessing a return is FREE.

## Can you Capture a Signature?

Absolutely, you can send an email invoice which captures a signature. We also have signature gleaning, which is a fancy term for stripping a signature off of a debit authorization form. You can upload a signature image, capture one from a smart phone application, and much more.

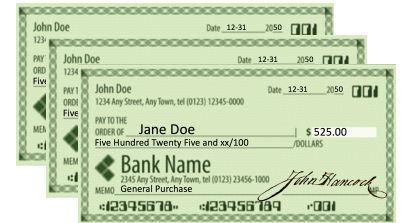
## How can your Company Benefit?

You deal direct with your bank instead of a middleman. The processor is there to make sure the files / checks are handled properly, and verified per your instructions. The files go direct to the bank without a middleman in place to worry about reserves or limits on growth. This allows you to conduct business direct with your bank, as if you were walking in to make a deposit personally.

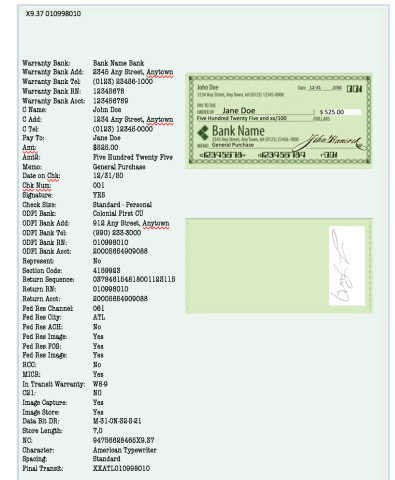
## How do we Qualify for ICL?

1. Do you process at least 1000 checks a month?
2. Do you have a substantial amount of money in the bank?

If you answered yes to both of those questions then you may be a candidate for Image Cash Letter. If you answered no then you may want to look at Remote Deposit.



Information is taken from check images and transferred into electronic code.



The information is processed to the bank for deposit.

