



Automatically Process & Transmit All Items from Branch Locations

Goldleaf's **Branch Capture** system provides financial institutions with the ability to capture, validate, endorse, proof, balance and archive **All Items** at any branch location. Once items are processed, Branch Capture prepares an X9 formatted file for transmission into the bank's core payment processing system or outsourced provider. Alternatively, the system can provide files in specific formats for ingestion into other check clearing systems.

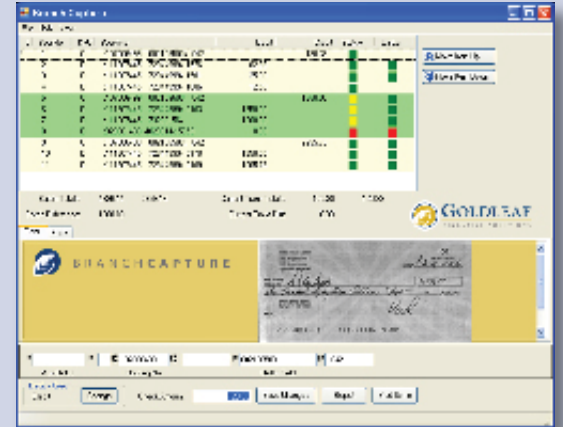
Branch Capture allows banks to transition **All Items** image capture from the back office to the branch. This results in captured images being presented into the clearing environment much sooner, improving item processing deadlines, lengthening end-of-day branch cut-off times and easing peak time staffing requirements.

Digital transmission of captured items at the branch level to a central collection point provides banks the means to overcome delays in transporting items from geographically dispersed offices (especially in isolated or island communities), high traffic areas, different time zones, inclement weather conditions and ground transportation difficulties.

By implementing Branch Capture, banks can reduce the costs of proof personnel, couriers, encoding, centralized capture hardware and document storage and handling. Additional operational benefits include later cut-off times, better fraud detection and faster research ability.

Notable Features

All Item processing – Processes All Items generated at branches and subsequent X9 formatted files for transmission to any central clearing system.



CAR/LAR technology - Improves speed and accuracy in the capture process for reduction of time and errors in data entry and balancing routines.

Image archive and research – Automatically created image archive with field level indexes provides powerful multi-criteria search capabilities and improves operations and customer service.

Scanner, sorter and encoder independent – Interfaces with more than 40 capture devices including Buik, Canon, CTS, Digital Check, Fujitsu, Magtek, Panini and Unisys brands.

Operator balancing aids – Numerous visual exception item and transaction balancing aids speed operator input and system throughput.

Key-from-image - Items requiring key strokes can be automatically queued and distributed to multiple operators for more efficient data entry. To balance workloads at peak time, the system also supports keying from remote locations.



Benefits

Increase productivity, reduce expenses and streamline workflow by keying and balancing work throughout the day.

Automate exceptions at the branch level for faster processing.

Reduce end-of-day processing time.

Eliminate manual proofing and encoding.

Reduce courier costs.

Reduce the need for consolidating high-speed image transports and back office sorter maintenance.

Improve float management and funds availability.

Improve customer service with same-day on-line access to check images, later deposit cut-off times, faster research and better fraud detection.

Truncate checks at the branch and eliminate paper and microfilm.



Technical Services & Support

We offer comprehensive training, integration and ongoing support services to ensure your continued success and satisfaction with our products. Responsiveness and effective communication are the goals of our technical services department. Support is available via telephone and the Internet. Our standard maintenance contract includes ongoing software upgrades and enhancements.



YOUR NEXT STEP - If you are looking for a way to improve operations while reducing costs, please contact us at 800-450-3502 or DTinfo@goldleaf.com.

Other Goldleaf Solutions

Goldleaf Financial Solutions, Inc. (NASDAQ: GFSI), offers a complete package of integrated technology-based solutions specifically designed for financial institutions. Our solutions for community banks include:

Merchant Capture - In-house remote deposit solution that provides commercial bank customers the means to capture check images, make electronic deposits and improve treasury operations. Goldleaf's in-house system is licensed with no per item processing fees.

Remittance/Lockbox Processing - An image-based remittance/lockbox system that banks can use to provide such services to commercial customers. Merchant Remit can be located in the bank's data center or at the customer site with remote deposits transmitted on demand.

Interactive Voice Response - Our interactive open architecture voice and speech response system, with multifactor authentication in accordance with FFIEC guidelines, allows customers to access account information, initiate transactions and receive customized bank information by phone, 24 hours a day.

Enterprise Report Management - Report management system, available in-house or on an ASP basis, is installed in more than 1,000 banks and corporations worldwide.

Conversion Services - We provide digital-to-digital conversion services for document and check images, statements, reports and data.