



Image-based Check Processing & Microfilm Replacement System

Merchant CheckScan provides the latest technology in image-based check processing. Any business that accepts checks in payment of goods and services on a daily, weekly or monthly basis is a candidate for Merchant CheckScan.

Merchant CheckScan turns paper checks into electronic images, generates an accounts receivable posting file and creates an on-line image archive. The software is competitively priced and does not include transaction-based fees. To facilitate all possible bank clearing methodologies, the system's optional deposit module provides electronic conversions to digital Check 21 X9.37 standard format.

Offering stability, ease of use and flexibility, Merchant CheckScan is based on an N-tier open architecture running



on Windows .NET technology. Goldleaf's technology specialists have the expertise to perform a quick and easy installation of your Merchant

CheckScan system—a typical implementation is a one hour, “one click” process with either remote web-based training or optional onsite training.

If a more sophisticated, high volume remittance and lockbox system is required, Merchant CheckScan easily upgrades to our **Merchant Remit** system which supports virtually any type of payment processing including checks with coupons and other supporting documentation or forms.

Notable Features

Image archive and research - Merchant CheckScan's on-line image-based archive and research ability provides the power to respond quickly and accurately to customer inquiries. The fronts and backs of checks are available for high-speed research, viewing and printing. The volume of images maintained on-line is limited only by hardware capacity.

End-to-end processing - Merchant CheckScan starts with capturing front and back images of checks. Once captured, transaction amounts and other check information can be keyed from image, stored in an online archive, extracted to an accounts receivable posting file and optionally prepared for image deposit to the bank(s) of your choice.

Optional recognition technologies - Merchant CheckScan incorporates, as an option, recognition technologies including: magnetic ink character recognition (MICR), courtesy and legal amount recognition (CAR/LAR) and two-dimensional barcode encoding. These technologies improve speed and accuracy in the capture process for reduction of errors in data entry and balancing routines.

Multiple day/job processing - Merchant CheckScan supports multiple day and multiple batch processing.

Key from image - Merchant CheckScan's high speed key- from-image feature enhances operator efficiency and reduces costs.

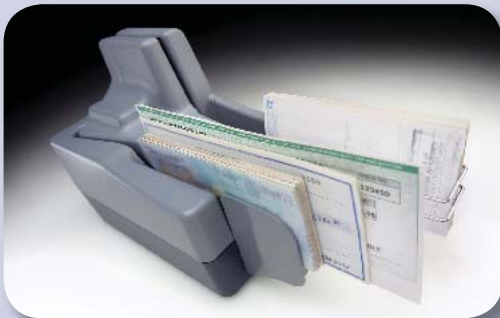
CD/DVD burning - Merchant CheckScan provides the ability to burn images and data together to CDs or DVDs with its archive view software for backups, offsite distribution and standalone archive.



Notable Features, cont'd.

Scanner, sorter and encoder independent -

The system interfaces with more than 40 capture devices including Buik, Canon, CTS, Digital Check, Fujitsu, Magtek, Panini and Unisys brands.



Benefits

A more efficient treasury/accounting operation -

Treasury operations will simply be more efficient. Lower transaction processing costs, enhanced cash flow and better customer service will result in an accounting department with more time to focus on priority tasks.

Improved customer service - On-site image archive and other instantly available information facilitates better deposited item research, particularly for expediting collection of returned items.

Data mining - Every field on a check can be keyed from image and placed in a customer database during the capture process. This information can be used for future fraud detection, marketing activities and account analyses.

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 an image-based check processing or microfilm replacement system, 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 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 provides end-to-end payment processing from capturing check and coupon images through traditional or remote deposit in Check 21 X9.37 file format.

Interactive Voice Response - Our interactive, open architecture voice and speech response system, with multifactor authentication, 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.