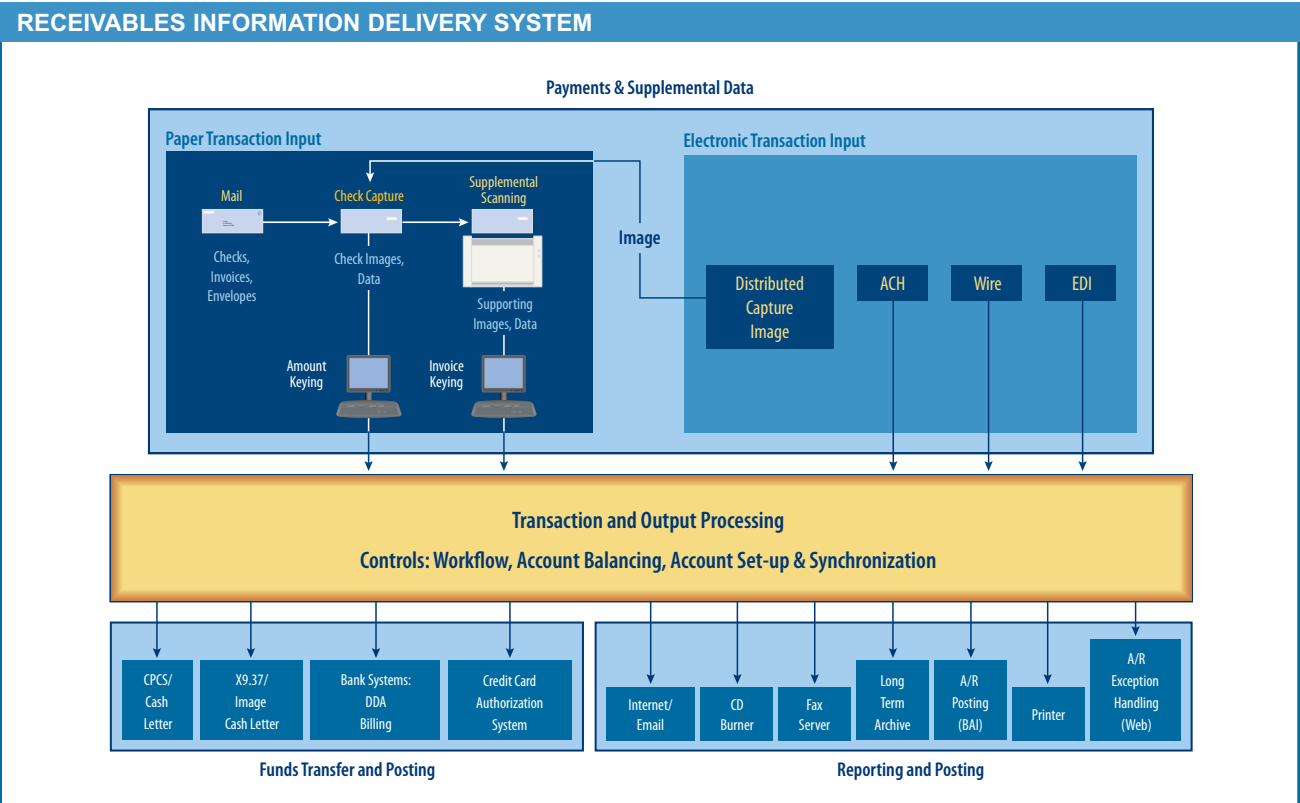


PROVEN - SCALABLE - RELIABLE - FEATURE RICH

# VICOR Receivables Information Delivery System

Deployed and in operation by some of the worlds most demanding financial institutions, RIDS optimizes the processing of receivables payments for the wholesale, retail, commercial and government markets.



VICOR RIDS delivers end-to-end payment processing for electronic and paper-based payments for wholesale, retail and scannables payments - on a single platform.

## Multiple Inputs, Numerous Outputs

RIDS enables processors to consolidate paper-based transactions with electronic payments - such as ACH, EDI, credit card, and wire - providing customers with a single point of access to all their lockbox data.

RIDS delivers cost savings, operational efficiencies, and revenue enhancement opportunities to mission critical receivables operations through its unique processing functionality.

- Multiple payment types – checks, ACH, wire, credit card
- Multiple payment workflows – wholesale, retail, scannable
- Electronic and paper payment integration
- Check conversion and image exchange functionality
- Distributed capture option
- Advanced character recognition technologies
- Remote keying solutions
- Image quality and usability analysis
- Hub and spoke architecture
- Consolidated transaction reporting
- Highly secure access and information delivery
- Rich multi-media output

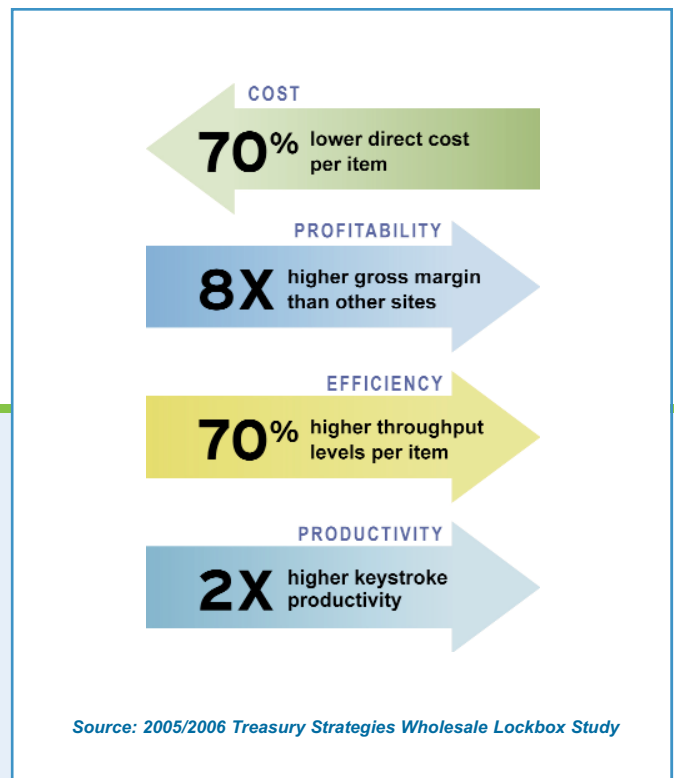
### RIDS provides significant and proven benefits to financial institutions:

- Increases new revenue potential
- Increases transaction value
- Measurably reduces operating costs
- Improves operations efficiency

### Financial institutions provide downstream benefits to their corporate customers:

- Improves information float and reduces Days Sales Outstanding
- Consolidates A/R information flow
- Accelerates exception resolution
- Applies cash faster
- Enhances collaboration and relationship management

All transactions are processed through the system, with automated, customer-defined publishing capabilities that provide clients with same-day delivery of all their receivables information in a variety of formats, including Internet, CD-ROM, DVD, BAI transmission, fax, or printed reports.



## Supports Unique Processing Options

When it comes to payment processing, we understand that no two operations are alike. We also understand that today's payment processing environment involves managing variable complexities that pose ongoing challenges to maintaining a cost effective, efficient, and competitive operation. RIDS provides a unique solution to financial institutions that help simplify operational management in a multi-payment environment.

- **Multi-Bank Private Label** gives financial institutions the capability to provide an outsourced receivables processing service to client banks. A set of standard multi-bank interfaces are used to provide each bank with its own endorsement; balancing; billing transmissions; DDA file transfer; float calculations; unique home pages; unique logo generation; printed and fax reports; posting and check deposit options.



## Helps Corporations Better Manage Their Payments

Corporate customers will always look for secure, economical and efficient methods to manage their receivables process. RIDS meets and exceeds the needs of the corporate customer by offering financial institutions the most advanced receivables solution on the market.

- Consolidated Receivables captures and consolidates payments from paper and electronic systems and delivers the data to corporate customers in a single output stream. RIDS unique processing functionality automatically assembles, synchronizes and formats multiple payment data across disparate systems, and publishes the output in multi-media forms based on customer scripted events and schedules. Customers' exception item posting is expedited as all paper and electronic receivables are quickly turned into usable information in one complete file.
- Customer Download Options are available through multiple offline alternatives to working with receivable information. Corporate customers can download data and/or images intraday from the Internet to a local computer or server.
- Client-Based Print shifts the printing option to the corporate practitioner, reducing printing, re-association, and mailing costs. All images and associated data are provided in a PDF file for corporate customers to browse online, via CD-ROM/DVD or via download options. On an as-needed basis, individual transactions or entire batches can be printed or files can be copied to a local archive.
- Online Decisioning enables financial institutions to provide their corporate customers with the ability to manage payment exceptions online in order to speed resolution.
- Archive Solution As digital content evolves, companies need an easy mechanism to index and store multiple forms of media and, if needed, securely access the data over longer periods of time. VICOR's Secure Long Term Archive is a comprehensive solution for securely managing the storage, indexing and retrieval of all payments and associated information via the Internet.

## RIDS Selectable Modules

- Wholesale
- Retail
- Scannables
- Consolidated Receivables
- Multi-Bank Private Label
- Robot Keying / Remitter Lookup
- Forms Processing
- Multi-Tiered Keying
- Payee Error Detection
- Remote Keying
- Browser Based Keying
- Distributed Capture
- Remote Capture
- Check Truncation - Check 21 & ARC
- Return Item Processing
- Credit Card Processing
- Bulk File Download
- Selective Download
- Client Offline Archive
- Client Based Print
- Online Decisioning
- A/R Matching
- Time and Performance Management
- Digital Signature of Images
- Continuous Backup Server
- Continuous Tape Backup
- Image Transmission
- Central Portal and User Authentication
- Secure Long Term Archive