

RIDS *On-Demand*

Q1: What is RIDS On-Demand?

A1: Many banks are looking to grow their receivables lockbox business but are constrained due to costly and labor intensive operations. Metavante’s Receivables Information Delivery System (RIDS) On-Demand enables banks to improve their competitive position by leveraging the efficiency of a proven, industry leading lockbox solution. RIDS On-Demand enables the Commercial Treasury Group to offer new lockbox services providing Bank’s with the opportunity of outsourcing the complexity of running their lockbox operation to Metavante. RIDS is used by some of the largest banks in the United States, and is now offered as a subscription based service to banks

Q2: What are the benefits of VICOR RIDS On-Demand solution for my lockbox operation?

A2: Some of the benefits of the RIDS On-Demand Solution include:

- **Enables Banks to grow their lockbox business** – RIDS On-Demand helps a bank grow it’s lockbox service by
 - **Adding High Value Services** – Add new valued services to the banks existing lockbox solution like automated keying, image transmission and web output.
 - **Reduce Costs** – Reduces the overall cost of lockbox operation by reducing the labor costs, equipment costs and occupancy costs of a lockbox operation. RIDS On-Demand can reduce the cost of a bank’s lockbox operation while improving the quality by having Metavante experts manage RIDS operations at Metavante’s data center removing the cost and complexity of a bank’s lockbox operations.

Q3: Is this service available today?

A3: Yes, RIDS On-Demand is available today as part of Metavante On-Demand solutions. The expected implementation time is 60 – 90 days following receipt of the order.

Q4: What is the cost of RIDS On-Demand?

A4: The pricing of RIDS On-Demand entail transaction fees, monthly maintenance charge and customer selectable add-ons. There will be certain upfront costs associated with integration and training and a limited set of hardware for extraction, capture and output as maybe required.

Q5: How secure is the RIDS On-Demand solution?

A5: The RIDS On-Demand solution are hosted in a state-of-the-art, secure facility. The infrastructure is managed in a secure and state-of-the-art data center with qualified personnel - the entire supporting and delivery capability necessary for a successful lockbox operation service. Metavante maintains SAS 70 approved facilities and networks to ensure that customer information is available only to those employees that have approved access. The customer gains from Metavante's years of experience in delivering reliable transaction processing services in mission-critical environments

Q6: Does any equipment have to be deployed within my bank?

A6: Yes, an extraction station is necessary at the bank lockbox site for opening the mail and extracting the check and supplemental documents. The check, supplemental documents and envelope then have to be scanned. For low volume lockbox operations, the extraction workstation can come with a Fujitsu 4300 scanner. For larger scanning operations, the larger Cannon Scanner May be more appropriate. The following hardware will be necessary for RIDS On-Demand:

Extraction Workstation (includes workstation, screen, keyboard, check reader, bar code scanner)	Used at the point of extraction for scanning the check and keying the initial amount on the check. The extraction workstation includes the check reader and bar code scanner.
Extraction Workstation w/ Full Page Scanner (includes workstation, screen, keyboard, check reader, bar code	For low volume points of extraction, the extraction workstation comes with a Fujitsu 4300 flat-bed

scanner and flat-bed scanner)	scanner for scanning supplemental documents like invoices.
Scanner	There are a wide range of scanners available. The most appropriate scanner will be based on the volumes of documents that will need to be processed..
Keying workstation	If the bank wishes to keep data entry in-house, they can select to have keying workstations at the bank site. Alternatively, this is a service VICOR offers to it's customers at a competitive low price per keystroke.

Q7: Who supports the hardware?

A7: If the hardware is purchased directly, Metavante has support packages available.

Q9: How do we connect to the Metavante Data center

A9: Through a secure VPN connection. The Metavante communications team will help in this one time setup of a VPN. This can usually be done through a VPN Tunnel over the internet using the existing bank's internet connection.