



>**merchant cap•ture**< capture of item images and MICR information at merchant locations for the purpose of electronic transmission to a processing center, financial institution or secondary institution for clearing. Eliminates the need for slow and expensive courier service, cuts down on check fraud and speeds up funds availability.

>**R•I•C merchant•check**< was designed to address the need for item capture and cash letter transmission at individual merchant locations. Utilizing a small check scanner the **merchant•check** module transforms your current paper based check clearing process into an image-based proof and presentment workflow.

The **merchant•check** module enables you to process checks in a single pass, validate their authenticity and forward them to your financial institution for deposit-without a single paper check ever leaving your office.

merchant•check gives you the functionality of three modules in one: capture, exchange and research.

merchant•check takes advantage of cutting-edge technology like CAR/LAR and ICR to automate the balancing process and limit the need for manual data entry.

merchant•check includes advanced features, such as intelligent balancing and account validation.

merchant•check generates X9.37 image exchange files, the file format certified by the Federal Reserve Bank for electronic check presentment.

R•I•C merchant•check

jaguar software

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R·I·C SUITE OF MODULES:

Jaguar Software is a software design and development firm headquartered in Illinois. We specialize in image processing tools for financial institutions ranging from remote image capture applications to complete image POD solutions. Our strength is our ability to design and develop custom applications with an understanding of the challenges and opportunities financial institutions around the globe face today.

Our RIC System is a sophisticated, modular and user-friendly software solution consisting of the following modules:

- **Image Capture/Branch Capture**
- **Image Repair/Read & Key**
- **Image POD**
- **Image Research**
- **Image Statements**
- **Check 21**
- **International Image Capture**
- **Remote Deposit**
- **Agri Check**
- **Merchant Check**