



To order or for more information:

Tel: 1-800-666-2980

E-mail: Sales@unilinkinc.com

Web: www.unilinkinc.com



Process Returns with Less Risk in Less Time

Reduce your risk by taking complete control of the processing of inclearing return items. Rosetta Technologies' OnSight Decision is a comprehensive, all-in-one system that takes return items processing to a new level. With sophisticated features that automate item decisioning, reduce printing and streamline and simplify the charge back process, OnSight Decision has everything you need to quickly, easily - and cost effectively - manage your returns processing.

RULES-BASED DECISIONING

Rosetta's proprietary Decisioning Engine takes the work out of manually reviewing each item to determine whether it needs to be re-presented or charged-back to the customer. The Decisioning Engine reviews incoming X9 Image Cash Letter (ICL) files, and determines whether the item should be re-presented for payment, printed and mailed as a chargeback, or if it's an exception item that requires manual review.

The Decisioning Engine can be configured to process files automatically, manually, or automatically with manual oversight. The flexible architecture offers the ability to decision items based on a set of predetermined rules such as item amount, number of times presented or the return reason code.

MERGED CHARGEBACK LETTER

Traditional charge-back processes include inherently labor intensive activities like the matching of IRDs with the advice notice, collation of documents and stapling. Also the manual "match and attach" of the advice notice and the IRD creates a risk that many financial institutions would like to eliminate.

With OnSight Decision users can generate a professionally formatted customer letter, explanation of charges, legal rights and return IRD tear-off into one complete document. The document is then printed, folded, inserted into a window envelope and mailed. Users can also choose to create a personalized letter with custom fields, bank logo and other specific customer information.

OnSight Decision includes:

- OnSight Decision Software
- OnSight MICR Laser Printer
- Network Cable / USB Cable
- 200 sheets of IRD Security Paper
 - ~ 100 sheets of 3-UP (2-perf)
 - ~ 100 sheets of Merge Letter
- Rosetta 5 x 12 Toll-Free Tech Support Line
- One Year Warranty

Additional Options:

- Ex Model recommended for higher capacities
 - (Volumes exceeding 5,000 items per month)
- View and Reprint Software

October 03, 2010

Dear Customer:

A check you deposited to your account with us was recently returned for:
* Unavailable Funds *

Due to recent changes in federal law, banks are no longer required to retain original paper checks. This new law, called the Check Clearing for the 21st Century Act, known as "Check 21", took effect on October 28, 2009. It changes the way financial institutions process checks by enabling banks to exchange check information electronically. This allows funds to be transferred more quickly and securely by reducing the need to physically transport paper checks.

The law provides for "substitute checks" or Image Replacement Documents (IRD) as legal replacements for the original check. An IRD of the check you deposited is attached below, and may be used by you as you would any legal check. You may use this IRD as proof of payment just like the original check you deposited. You will notice that the IRD contains an electronic image of both the front and back of your original check, as well as language stating "This is a LEGAL COPY of your check. You can use it the same way you would use the original check." Simply detach it. You may re-deposit it or use it to collect money owed to you.

For more information concerning Substitute Checks and Your Rights, please refer to the reverse side of this document.

We have charged your account \$10.00 as a result of this return. A \$20 return deposit item fee has been assessed.

You may wish to take advantage of YourBank N.A.'s over draft protection program to prevent additional funds availability problems from occurring in the event you experience an over draft situation in the future. Please call 1(800) 123-4567 or visit us on the web at www.yourbank.com for more information.

Sincerely,
YourBank N.A.

Please detach here

UNAVAIL FUNDS

Check No. 109233

Check Amount \$1,205.00

Elton Smith, MD
100 WOOD STREET
MIDDLEBURY, CT 06751

RETURN REASON-3
UNAVAILABLE FUNDS

1234567890123456 456789012345 06345678901234 100000000000





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ONSIGHT ADVANCED SOFTWARE FEATURES

- Fully integrated all-in-one IRD printing solution
- Accepts any compliant X9 Image Cash Letter (ICL) Files: ASC X9.37, X9.100-180, X9.100-187
- Compatible with the latest FRB Universal Companion Document Standards
- Generates ASC X9.100-140 Image Replacement Documents
- Uses system level security and ID and password
- Creates detail report for each ICL printed
- Creates and maintains audit and process logs

SOFTWARE SYSTEM REQUIREMENTS

PC SPEED	IBM Compatible PC, 1GHZ Pentium 4 or higher
MEMORY	512 MB
CONNECTIVITY	Ethernet connection 10 Mb per second or higher
PC OPTIONS	CD-ROM Required
PRINTER REQUIREMENTS	Rosetta-certified MICR printer
PC PLATFORM	Windows XP Pro and Windows 2003 Server SP1 and SP2

ONSIGHT ADVANCED PRINTER SPECIFICATIONS

IRD PRINTER MODEL	Rosetta SP 3410DN MICR
MAXIMUM RESOLUTION	Up to 1200x1200 dpi
DIMENSIONS (WxDxH)	14.3"x14.5"x8.25" (364x369x209.6 mm)
WEIGHT	19.4 lb/8.81 kg
PRINTING SPEED	Up to 30 ppm
DUPLEX	Standard
FIRST PAGE TO PRINT	< 8.5 Seconds
STANDARD INPUT CAPACITY	TRAY 1: 250 Sheets BYPASS TRAY: 1 Sheet
MAXIMUM INPUT CAPACITY	501 Sheets
INPUT PAPER SIZES	STANDARD/OPTIONAL TRAYS: All Standard Sizes from 5.5"x8.5"—8.5"x14" BYPASS TRAY: All Standard Sizes from 4.1"x5.8"—8.5"x14"
STANDARD OUTPUT CAPACITY	150 Sheets, Face Down
POWER REQUIREMENTS	110 – 127V, 50/60Hz
POWER CONSUMPTION	500W or Less Energy Saver: 11W or Less
CONNECTIVITY	USB 2.0, 10/100Base-TX Ethernet
PAGE DESCRIPTION LANGUAGES	PCL6, Adobe®PostScript®3™
MICR FONTS (SUPPLIED ON CD)	E-13B
NETWORK PROTOCOLS	TCP/IP, EtherTalk, SNMP, HTTP1.1
RECOMMENDED PRINT VOLUME	700-3,300 Pages per Month 1050-4950 IRDs per Month (3-up)
MICR TONER CARTRIDGE YIELD	5,000 Pages @ 5% Coverage
MICR STARTER CARTRIDGE	2,500 Pages @ 5% Coverage

IRD QUALITY GUARANTEE

Guaranteed ANSI and ASC Acceptance Standards If Using Rosetta Technologies' Approved IRD Stock, Supplies and Authorized Service.

WARRANTY: 1-Year Express Exchange

Covers defects in materials or workmanship that cannot be resolved through telephone assistance. Once authorized, a replacement product is shipped at no charge via prepaid overnight delivery, and the defective printer is returned at no charge using the packing materials from the replacement printer.

SUPPORT: Rosetta 5 x 12 Toll-Free Tech Support Line

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