



To order or for more information:

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UniLink now provides you with a comprehensive payment platform that gives you the flexibility to choose which ITMS application best suits your needs. Whether it is a large user or smaller business, ITMS offers you the flexibility of a “pay-as-you-go” solution. ITMS is also compatible with your current platform.

### Key Advantages of

- ▶ Reduces costs of implementation through its web-based deployment, installation, configuration and maintenance.
- ▶ Easy Client deployment with no software to install will get you up and running in minutes!
- ▶ Reduces training costs with its intuitive, browser-based interface makes the WebClient an easy system to learn and use.
- ▶ The ITMS WebClient integrates seamlessly with the ITMS Host to enable one-time setup of all roles, entitlements, and passwords system-wide.
- ▶ Provides new workflows which enable customers to be more efficient in their deposit processes. The WebClient allows users to perform different tasks on the same unit of work across geographically separated workstations.
- ▶ Its intuitive modular interface is easy-to-use and takes advantage of familiar web-based conventions that guide the user through the deposit process, requiring minimal training to get your customers up and running.
- ▶ Prevents downstream errors and possible returns by leveraging Image Quality Assurance (IQA) technology to analyze images at the point-of-capture.
- ▶ ITMS WebClient can reduce your data entry costs significantly when the optional Courtesy Amount Read / Legal Amount Read (CAR/LAR) engine is enabled at the ITMS WebClient.

## ITMS, RDM's Comprehensive Check Electronification System

With the introduction of the ITMS WebClient, RDM now provides you with a complete comprehensive payment platform that enables the capture, processing and routing of all check items through ACH, Check 21 and Image Exchange processing endpoints.



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## **Reap the benefits of ITMS quickly with little to no capital investment**

ITMS is a powerful, secure, ASP-based electronification platform developed and maintained by RDM. ITMS is designed for quick implementation so you can immediately realize the benefits of check electronification, without the large upfront capital investment required by most other solutions. The WebClient can be deployed quickly and easily with no software to install. You and your customers can immediately electronify check payments through the Internet.

You will find ITMS to be a significant contributing factor to your increased bottom-line through immediate cost reduction and increased efficiencies in check processing.

## **Reduce your exception items... electronify all checks**

Leverage the power of the Dynamic Decisioning Portal™ (DDP) to enable you to accept and electronify all check types and have them routed to the most appropriate end-point for processing.

Located at the ITMS Host, the DDP is a comprehensive set of decisioning filters that provides item by item decisioning and transaction routing. Regardless of the type of checks presented for payment (personal, corporate, money order, etc.) the ITMS system will process those checks based on how you configure the DDP.

The flexibility of the DDP enables you to configure item decisioning to occur locally at the ITMS Client, centrally at the ITMS Host or a combination of both. Based on decisioning filters set up by you through the DDP (rules, stops, opt-outs, MICR blocks and bank ACHables), each check is decisioned and then routed for processing.

The ITMS system can be set up to identify ACH eligible items. For items that are not eligible for ACH processing (i.e. corporate checks, money orders) the DDP will decision those items for processing as either Original Paper Deposits (OPD), where the user will be instructed to deposit the items at the bank, or Reproduced Paper (RP), where the items will automatically be routed for processing as either substitute checks (IRDS) or Image Exchange items.

ITMS is designed to provide your customers with a consistent experience regardless of whether a check payment is mailed in, dropped off or presented over the counter. This means that once you have configured the decisioning filters at the DDP, those filters will be applied consistently to each check regardless of the presentment point.

## **Get the information you need when you need it**

In business today, timely information is critical. The ITMS Host encompasses a robust reporting engine capable of providing numerous reports including reconciliation, remittance and billing, as well as custom reports.

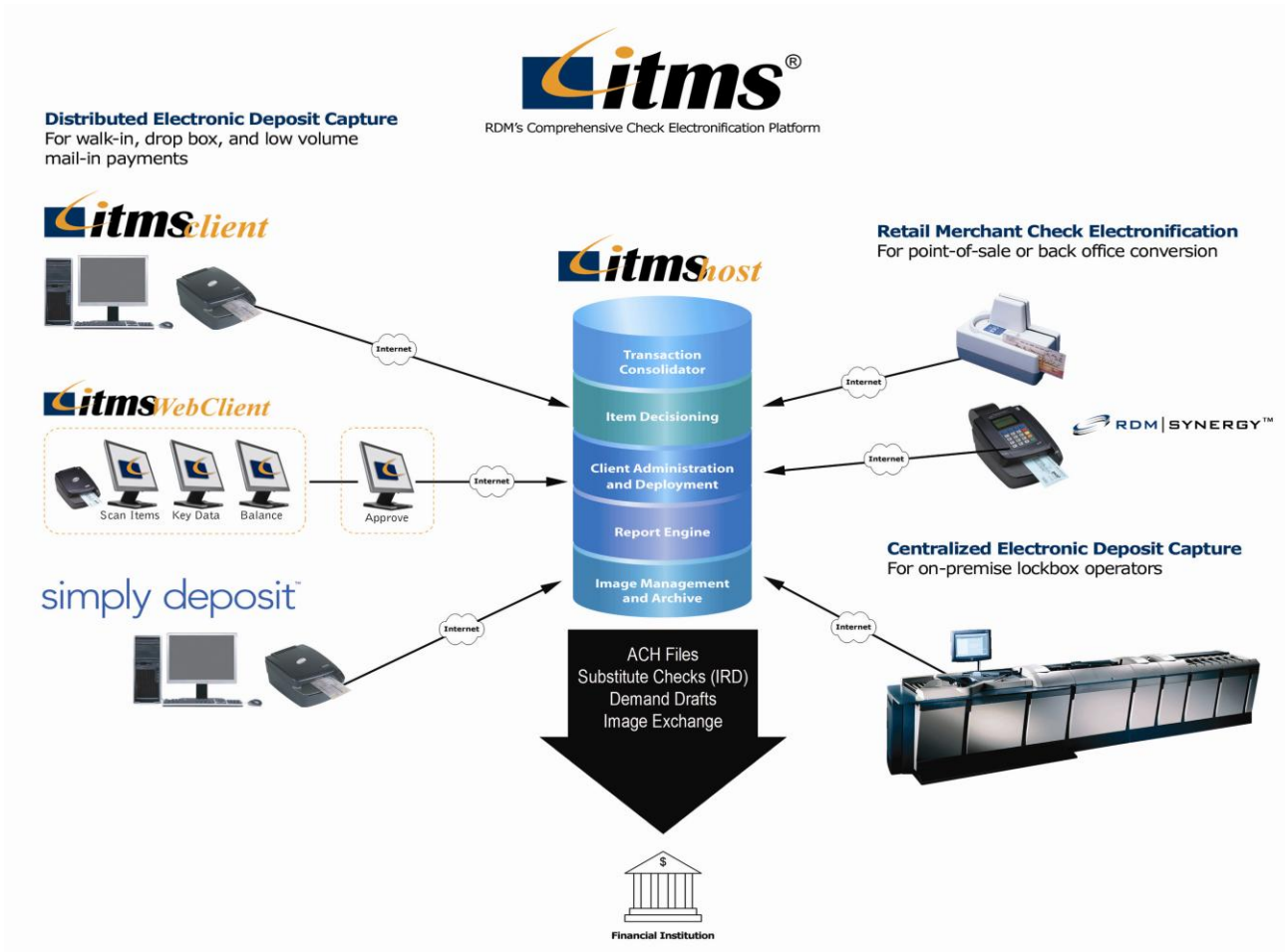
Reports can be created at any level in the ITMS Hierarchy and can be viewed on-line, downloaded, and even transmitted electronically via email or FTP to specified locations.

## **ITMS adapts to YOUR business instead of forcing your business to adapt to ITMS**

ITMS is an extensible system designed to easily integrate with your current business infrastructure so that you don't have to make significant changes to your infrastructure to integrate with ITMS.

ITMS offers you a variety of integration options that provide you with total flexibility to choose the method that is right for you. Depending on your environment, you can select to implement the ITMS Client, ITMS Client Framework Software Development Kit (SDK), or the ITMS Transaction Receiving Interface Specification (TRIS), for capturing and electronifying check payments received at your drop box, lockbox, point-of-sale, or teller locations.

## The ITMS system and how it can be leveraged within various points of payment acceptance environments



### **Distributed Electronic Deposit Capture**

For walk-in, drop box, and low volume mail-in payments

Using the ITMS Client or the ITMS WebClient with a check imaging scanner, you can easily create remote electronic deposits for check payments received from drop box, walk-in and mail-in payments.

The easy-to-use ITMS Client interface makes the transition from manual to automated check processing fast and simplified while employing the required balancing, auditing and security mechanisms you would expect.

The ITMS WebClient provides new workflows which enables customers to be more efficient in their deposit processes. The WebClient allows users to perform different tasks on the same unit of work across geographically separated workstations.

The ITMS WebClient captures check images as they are scanned directly to a secure website, eliminating the need for storing sensitive data locally.

The WebClient's intuitive modular interface is easy-to-use and takes advantage of familiar web-based conventions that guide the user through the deposit process, requiring minimal training to get your customers up and running.



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## ***Retail Merchant Check Electronification***

For point-of-sale or back office conversion

Larger retail merchants, who have been unable to justify ECC because of the current rule limitations of ECC, can now take advantage of the additional benefits that Check 21 provides for non-ACH eligible items.

ITMS is flexible enough to allow you to choose whether to electronify checks at the point-of-sale or in your back-office depending on your preferences and business case. Whether you implement the ITMS Client for back-office conversion, or integrate the ITMS Client Framework SDK or ITMS TRIS specification at the point-of-sale, you will be able to leverage the power of the DDP coupled with the transaction based routing of the ITMS Host.

## ***Centralized Electronic Deposit Capture***

For on-premise lockbox operators

The extensible ITMS system architecture can also address the needs of organizations that have their own remittance and lockbox processing centers by implementing the ITMS TRIS specification. The TRIS specification supports both image and non-image based transactions. This allows centralized operations to reap the benefits of electronifying check payments without investing in equipment upgrades in order to take advantage of new electronic check processing methods.

The ITMS TRIS specification transforms your check payments processing into a fully electronic environment. Utilizing the Dynamic Decisioning Portal's robustness for decisioning items, checks that are eligible for ACH conversion are routed for processing as ACH items whereas checks that are not eligible are routed for processing as paper drafts, substitute checks (IRD) or Image Exchange items.

## **Professional Services**

### **Implementation Methodology**

RDM follows a phased approach for the implementation of ITMS services and developed solutions. RDM's professional services team is available to assist you in the implementation ITMS.

Utilizing the proven 360° site evaluation best practice, RDM's professional services team evaluates all aspects of your customers' payment process including operator workflow, transaction flow, equipment, and transaction throughput capacities.

Armed with this first hand information the team develops a detailed requirements document outlining the observations of our evaluation the recommendations for developing the new solution. Upon customer approval of the requirements document, RDM's professional services team will begin the scoping the development effort.

As virtually all of the functionality exists today in RDM's ITMS to meet the needs of your customers' lockbox and distributed deposit capture requirements, implementation in pilots or a controlled deployment could be accomplished very quickly.

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