



TREASURY MANAGEMENT SERVICES

REMOTE DEPOSIT CAPTURE SERVICE

Reduce the Cost of Administering Check Deposits, Simply and More Securely

With the advent of the Check Clearing for the 21st Century Act, or Check 21, financial institutions can now use digital check images to present and clear checks. Northern Trust understands the effects and opportunities this legislation presents to clients, which is why we have implemented Remote Deposit Capture. Using only a check scanner, Web browser and access to the Internet, your staff can scan and transmit checks to Northern Trust for deposit. Our Remote Deposit Capture Service is a secure, efficient way to reduce the administrative costs of depositing checks.

Remote Deposit Capture can help you reduce expense, accelerate cash flow and enhance management control.

SAVE TIME AND EXPENSE

- **Trim expense** by reducing the number of local depository relationships, courier and messenger fees.
- **Improve cash flow** by depositing checks throughout the day.
- **Tighten management control** in decentralized environments by enabling supervisors to review images and deposit information prior to transmission.
- **Maintain security** by selecting the option to require approval before scanned deposits can be submitted.

EASY AND SECURE

After preparing checks for deposit, simply run your checks through the scanning device and transmit the images to Northern Trust. Remote Deposit Capture can simplify your deposit process, whether your organization is centralized or decentralized, regional or international.

CLIENT SITUATION	SOLUTION *
<p>Accelerated International Clearing of U.S. Checks A worldwide manufacturer headquartered in the Midwest receives USD-denominated checks drawn on U.S. banks at its Mexico facility. Clearing takes a week or more and is very costly (\$20 - \$30 per item).</p>	<p>Value: Remote Deposit Capture speeds availability The client scans the items and transmits images to Northern Trust for same-day deposit to their account in the U.S.</p>
<p>Easier Depositing of Checks A prominent investment banking firm headquartered two blocks from Northern Trust receives a small but regular volume of high dollar amount checks.</p>	<p>Value: Saves time, later cut-off times for accepting deposits It takes the client less time to scan and transmit check images using Remote Deposit Capture than to complete deposit tickets and walk to the bank. Remote Deposit Capture also has a later cut-off time for accepting deposits, which might provide earlier availability of funds.</p>
<p>Efficient Receivables Management A housewares manufacturer sends checks for deposit to Northern Trust in overnight packages.</p>	<p>Value: Reduces expense, improves availability Remote Deposit Capture saves the client the cost of overnight delivery and improves availability by at least one day.</p>

*Results may not be typical or work in all situations.

CONTINUED



STREAMLINED PROCESSING

Northern Trust's advanced system processes your deposits accurately and efficiently.

- **Increases accuracy of balanced deposits** and saves keystrokes using accurate Courtesy and Legal Amount Recognition software.
- **Reduces the potential for error** through automatic balancing of deposits.
- **Automates processing and settlement** with industry-leading Quality and Usability Assurance protocols.



Scanned checks are balanced to the total deposit entered. Users can review images before deposit and require approval before deposits are submitted.



The scanner automatically feeds checks through, scanning the front and back of each check.

FOR MORE INFORMATION

To learn more about Northern Trust's Remote Deposit Capture Service, please contact your relationship manager or treasury management consultant.

northerntrust.com

NORTHERN TRUST BANKS ARE MEMBERS FDIC EQUAL HOUSING LENDERS



Northern Trust