



# Check 21 Solutions



## Integrated Check Capture Products

MVi understands the need to leverage technology in order to remain competitive in today's ever changing financial marketplace.

We developed our Check 21 Check Capture programs to integrate with the Laserfiche Document Management System. Now, MVi is able to offer two powerful capture options that will allow your financial institution the programs necessary to remain competitive in today's e-commerce market.

- **Branch Capture:** Branch capture allows each teller the ability to scan their checks into a daily branch batch file that can be forwarded on or may be combined into a single cash letter file that is submitted to one of the approved clearing houses.
- **Teller Capture:** Teller capture allows each teller the ability to scan their checks into a daily batch file at the time of deposit. It can also be integrated with our Receipt Capture product which allows the ability to attach deposit items, generate receipts with signatures and create an individual teller balancing report prior to cash letter submission without the need to scan the checks twice.
- **Check File Import:** Our Check file import program allows the financial institution the ability to import their received and cleared checks into the Laserfiche Document Imaging System. MVi is able to offer this product to our financial institution customers that are currently clearing their checks with the Federal Reserve as well as those clearing houses that are willing to provide this file in either a COF or (X9.37) format.

Millennial Vision, Inc.  
4578 Highland Drive, #A-150  
Salt Lake City, UT 84117  
[www.mviusa.com](http://www.mviusa.com) 888-684-6684

**Laserfiche**<sup>®</sup>  
Run Smarter<sup>™</sup>

Laserfiche is a registered trademark of Compulink Management Center, Inc.



# Product Specifications

## How the Check 21 System Works

When a customer approaches the teller line, the teller can scan the check at the time of transaction or batch scan at the end of the day.

The Check 21 scanner will read the MICR information along with the CAR and LAR amounts on the check and then verify them against each other.

If discrepancies are found, the teller has the ability to re-key the correct information prior to processing.

Once completed, the software will create an image of the check, transfer the MICR and check amount information into an index file and then store that with the check image.

At the end of the day, the software can create a teller report that allows the checks in to be verified against the teller drawer totals. Additionally, parameters can also be set up to process on-us checks internally without sending them out.

Once the final processing has been completed, a cash deposit letter is created that can then be transmitted to the Federal Reserve or your Clearinghouse for processing.

The software will also receive images transmitted back from the clearinghouses that can be stored and indexed within the imaging system.

\* Windows is a registered trademark of Microsoft Corporation

\* Pentium is a registered trademark of Intel Corporation

## Benefits to the Financial Institution:

- Reduction in Customer frustration
- Improved Customer service
- Reduction in courier costs
- Improved check lookup
- Fraudulent claims Reductions
- Reduction in float times

## Benefits to Customer:

- Less time at teller line
- Quicker inquiry capabilities
- Improved Security
- Faster access to funds

## Check 21 System Requirements (minimums)

Intel Based PC

Pentium IV computer \*

2GHz or faster processor

1GB RAM (Win XP)

80GB Free Hard Drive Capacity

USB 2.0 compliant adapter

Microsoft Internet Browser 5.X or newer

Compatible Check Scanner

Minimum Operating System requirements:

Windows XP Professional (Preferred)

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