# DepositCritical™

Process payments faster, cheaper, and more accurately while adhering to Check 21 standards

## DepositCritical

PaperFree's DepositCritical™ is a full-featured payment processing solution that captures check and remittance data from all incoming documents in a transaction, including the ability to capture from full page documents that are both structured and unstructured.

DepositCritical also provides the ability to implement Check21, which speeds up deposits and significantly reduces banking fees. DepositCritical is suitable for any industry that processes payments: healthcare, charities, financial, governments, and many more, all while streamlining the workflow processing.

### Eliminates the need for multiple capture platforms

In the past, businesses have had to separate their payment processing workflow from other capture workflows in their system. Check processing presents a unique set of challenges that often don't mesh well with more traditional capture systems, necessitating this separation. DepositCritical™ combines your payment and capture systems into one streamlined workflow, integrated with OpenText|Captiva and advanced scanning hardware.

This highly sought after ability to combine capture systems allows you to scan checks, coupons, and full form documents together using the same software and equipment, and with minimal prep and separation compared to what is typically required for other systems.

Improve the efficiency of your capture system by reducing labor costs and time with DepositCritical™

PaperFree℠
Scan•Capture•Manage

### Features | Benefits

- **Easy integration and setup**
- **Full page or coupon processing**
- **CAR|LAR|MICR**
- **EDI processing**
- **Check21 ready**
- **Reduces banking fees**
- **Streamlines payment processing**
- **Eliminates need for lockbox services**

# Check Processing for Your Capture Solution

DepositCritical

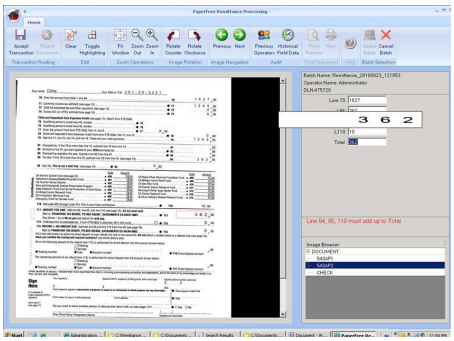
## How efficient is your payment processing?

In their daily processing, large organizations receive multiple transactions of varying size (full page invoices, coupons, etc.) with a single check to cover them all. DepositCritical™ automatically identifies the pieces of the transaction and separates the payment, invoice, coupon, or other accompanying documents and creates a single electronic transaction for easy balancing and reconciliation of your payments. Without any intensive prep work or additional scanning processes, DepositCritical™ increases overall workflow efficiency and minimizes possible document loss, accuracy errors, and mismatches.

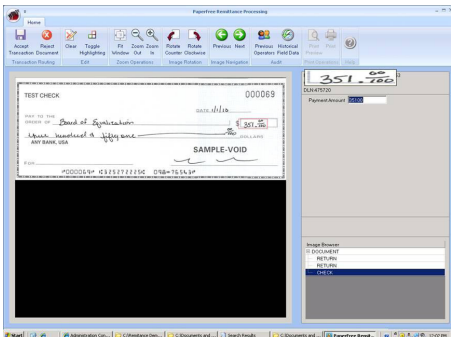
## Is your bank charging you a small fortune?

Many customers have found themselves considering the use of a lockbox through a bank in order to safely process the large quantities of checks they receive for payments. While convenient, this approach is expensive. It also physically removes the checks from the processing center, preventing access to them by other workers in the organization should additional information be needed from them during processing. DepositCritical™ avoids this hardship by collaborating with banking institutions to process payments electronically; checks and other payment documents remain available for review at any time.

If you are already scanning other documents in-house or are considering an enterprise scanning solution, adding payment processing to the equation is simple through the use of DepositCritical™. The solution pays for itself in a matter of months when compared to the costs associated with a lockbox and provides you with the added control and peace of mind that your payments and documents are processed faster and with a much greater degree of accuracy.



DepositCritical™ Return



DepositCritical™ Payment

## Solutions for all Industries

DepositCritical's™ capabilities cover a diverse and broad range of customers including:

- Healthcare
- Insurance/Mortgage/ Financial
- Government
- Charities/ Non-Profits
- Accounts Receivable
- Fulfillment
- Corporates
- Mortgage/Financial Companies

## An ideal solution for:

- Check/Payment Processing
- Coupon Processing
- Full Page Document Capture
- Multiple Transaction Processing
- Mixed Batch Processing
- Transaction Balancing
- Check 21 Compliancy

opentext™

PaperFree℠ Scan•Capture•Manage

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