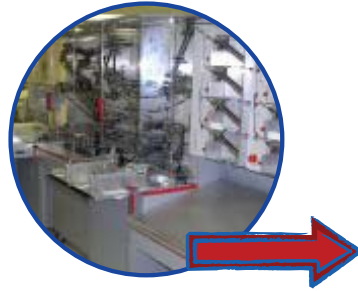


FISC Retail Lockbox Solution



FISC retrieves payments and begins same day processing.



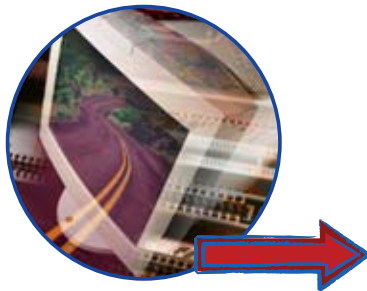
FISC opens and processes mail on high speed Opex machine.



During processing, images of the front and back of coupons and checks are captured and OCR data is read and stored.



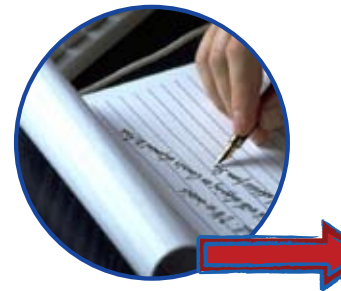
Scanlines not read by CAR are manually keyed and balanced at key stations.



An electronic deposit is made via image cash letter. A consolidated payments file is transmitted to the client for updating their accounts receivable.



Images of front and back of coupons and checks are posted online 30 minutes after processing.



Clients may have correspondence returned to them or scanned and posted online.



FISC stores coupons and checks for 30 days and then destroys them via confidential document destruction.