



Introducing
The Cheq-IT™ C.A.R.E. System

Capture

Image Scan of Documents, Coupons and / or Checks

Archive

Secure Storage of Imaged Items either locally, centrally or both

Retrieve

Image Retrieval with Secure Access from either a local PC or a networked system

Exchange

Communicate to internal systems (e.g. A/R) and check clearing systems



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Contact Information

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Cheq-IT™ C.A.R.E. System

“Automation Beyond the Check”



Section 1. Introduction

The use of ‘Image Technology’ as a means to develop re-engineered and improved processes within all the segments of government and industry has been slowly utilized over the past 10 – 15 years. In the early days, such systems could only be cost justified by the larger corporations. Hardware and software was very expensive and implementation and integration of these systems was a lengthy and expensive process.

However, in today’s environment, the price / performance levels of equipment have dramatically improved and the software tools available have made for less costly integration. The piece that was missing until now was a cohesive low cost flexible ‘shrink wrapped’ system that can be easily implemented into small, medium and large entities.

Cheq Information Technology, Inc. (www.cheq-it.com), in partnership with Custom Data Solutions, Inc. (www.custdata.com), has developed a general purpose modular front end system that is capable of being simply integrated into a variety of business processes.

The system uses both the latest hardware and software tools. The C.A.R.E. System is both feature rich and low cost and with its built-in application modules can be implemented locally at a small company or networked at multiple locations at the enterprise level.

For those users who wish to ‘kick the tires’ of the system, we have provided an on-line, fully functional system so that simulated testing can be performed. This tool will also give potential acquirers of the system the ability to minimize acquisition risk, analyze integration and validate their financial justification.



Section 2. The Scan Function

The Scan Function module of the Cheq-IT™ C.A.R.E. System is a general purpose page / coupon / check image acquisition program. Depending upon the business application a selection of image capture devices can be connected.

1. Page / Coupon / Check Intermixed Image Capture

The new Cheq-IT™ Vermezzo System has created a new capture option. With this unit organizations can capture at source intermixed documents including complete capture of checks. The check capture component is significant because the device is not only able to capture the check images (front and back) but also capture the check data (account number, etc.) magnetically. Capturing both checks and remittance information simultaneously creates an integrated transaction for accounts receivable posting and also allows for the checks to be extracted for electronic clearing.

**Cheq-IT™
Vermezzo System**



2. Document Image Capture

In our experience, we have found that certain applications (e.g. the capture of delivery documents) require a document only scanner. This option is accommodated by the Cheq-IT™ C.A.R.E. System.

**Document only
Scanner**



3. Check Only Image Capture

With the advent of the Check 21 legislation, banks have placed check only scanners in many of their corporate customers. The applications that drive these devices are mostly controlled by the banks and tend to be limited in their application functionality (a thin client architecture). With the Cheq-IT™ C.A.R.E. System (a thick client architecture), the corporation has much more control and flexibility of their financial documents.

**Check only
Scanner**





Cheq-IT™ C.A.R.E. System

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Section 3. The Archive Function

The Archive Function module of the Cheq-IT™ C.A.R.E. System is scalable and can be tailored to match a variety of different architectures as shown in the attached diagrams.

From an application perspective, at the time an item is scanned, it receives a primary index, is encoded for security purposes and archived.

From this point forward, all the subsequent processes are based upon an extraction of the information. These include but are not limited to the Exchange Function or indeed additional and more ‘application specific’ indexing.

From a business perspective, if the company is a small company, it would be reasonable to expect that their needs could be fulfilled with a local PC based Image Archive that co-existed with possibly some other business applications or simply linked to another PC that supported those applications.

At a medium size single location company, an implementation could be considered where the captured archive was placed on an internal LAN or WAN as the means of transferring image information to and between different areas of the company.

At an enterprise level, Cheq-IT™ C.A.R.E. Systems may be deployed on-line regionally, nationally or even on a global level. The systems would capture and archive items locally and at predetermined times, update the corporate master Image Archive.

Local PC Image Archive



Small Network Image Archive



Enterprise Image Archive





Section 4. The Retrieve Function

The Retrieve Function module of the Cheq-IT™ C.A.R.E. System allows for either local access or can be tailored to meet specific network requirements (e.g. Internet access).

After all what's the point of electronically storing transactions and documents if you're unable to retrieve them when necessary or if it's too cumbersome to find them?

The heart of the retrieval process is the storage of each document or transaction into a Pervasive™ PSQL database that comes embedded with the software. Search the database for a document or transaction by date, customer name or any other attribute that has been defined during the archiving process. Retrieval also includes any notes that you have tagged onto the image. Once retrieved, you can easily print the transaction or attach it for emailing.

If your database needs require the use of an external database, the built-in Hibernate™ technology already available in the Cheq-IT™ C.A.R.E. System allows the software to be easily configured to “communicate” with several other enterprise databases.

Examples of databases that are easily configured are listed below:

Oracle 8i, 9i, 10g	DB2 7.1, 7.2, 8.1, 9.1	Microsoft SQL Server 2000
Sybase 12.5 (JConnect 5.5)	MySQL 3.23, 4.0, 4.1, 5.0	TimesTen 5.1, 6.0
PostgreSQL 7.1.2, 7.2, 7.3, 7.4, 8.0, 8.1	HypersonicSQL 1.61, 1.7.0, 1.7.2, 1.7.3, 1.8	
SAP DB 7.3	InterSystems Cache' 2007.1	

**Local or
Remote Retrieval**





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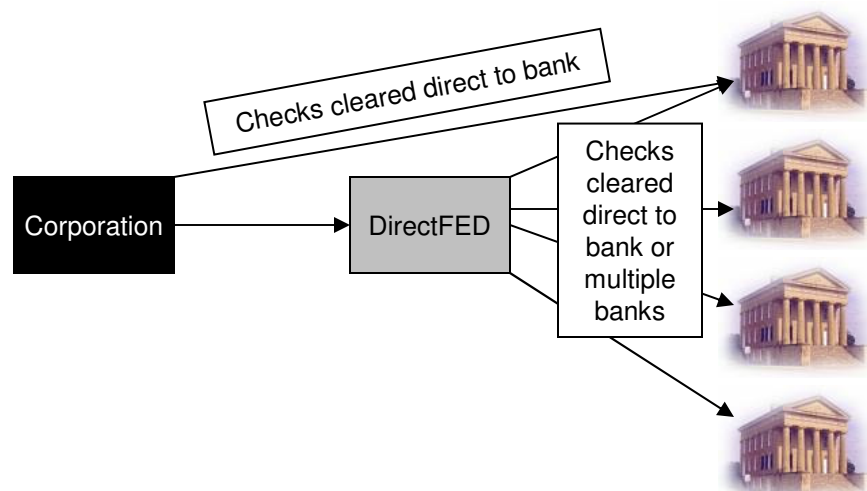
Section 5. The Exchange Function

The Exchange Function module of the Cheq-IT™ C.A.R.E. System has been built to provide interfaces into two discreet architectures.

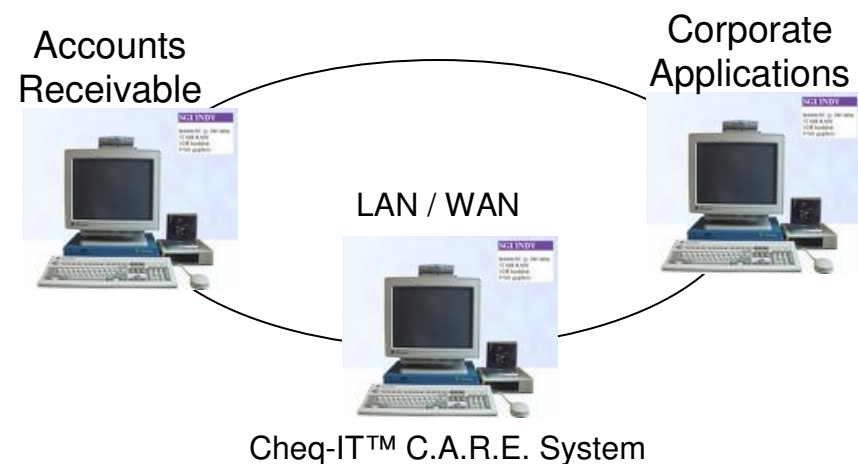
The first is a check clearing module which is a customer option. This module prepares checks into a file that can be transmitted either to a single or to multiple banks through our third party check clearing processor – DirectFED (www.directfed.com) or direct to a customer specified bank. The check clearing files conform to the Federal Reserve Bank X9.37 standards.

The second is the ability of the Cheq-IT™ C.A.R.E. System to output a flat file of images and data for use by internal corporate applications (e.g. accounts receivable packages). As these application and network interfaces can differ from company to company, Custom Data Solutions staff are available to supply a quotation for any specific changes that might be needed.

Check Clearing Exchange



Internal Exchange





Cheq-IT™ C.A.R.E. System

"Automation Beyond the Check"



Section 6. Putting It All Together

