

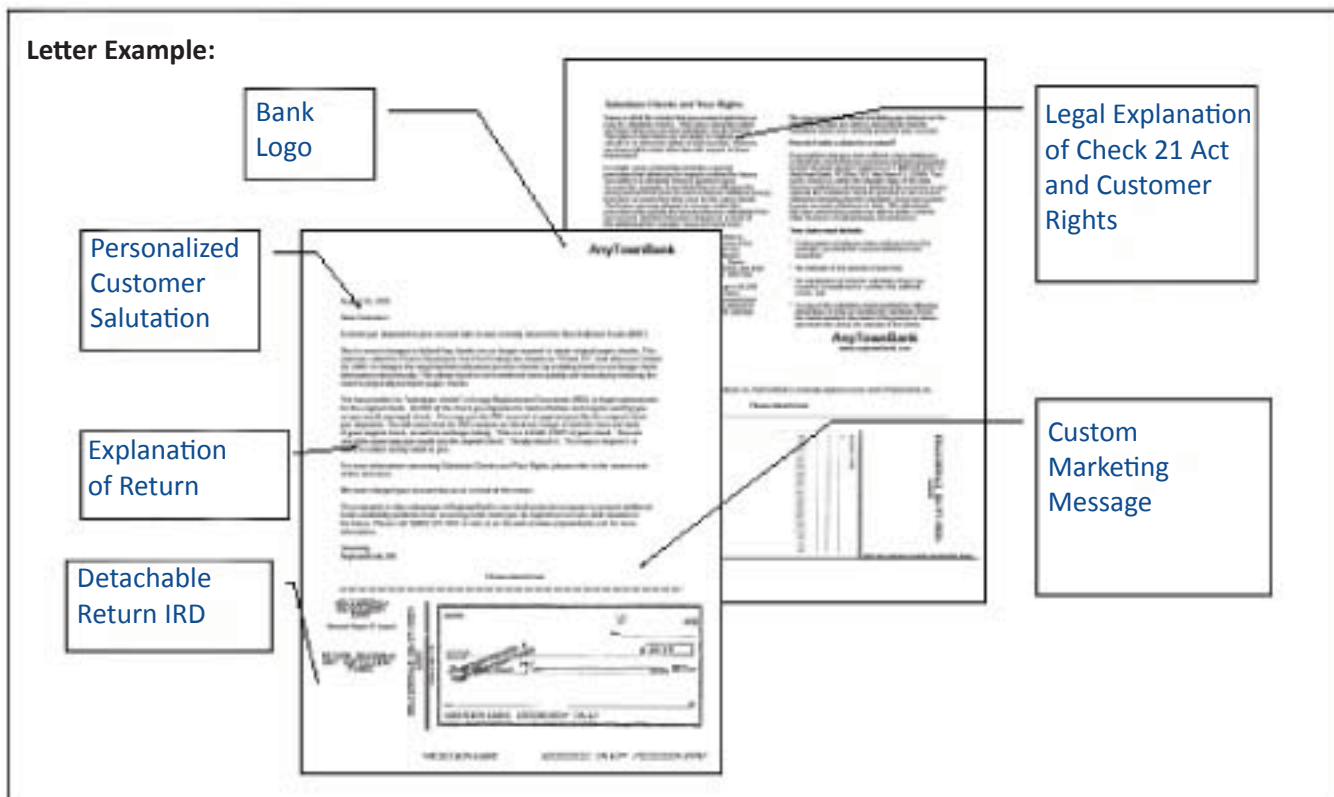
IRDPRINT™ ADVANCED RETURNS

Rosetta Technologies' IRDPrint Advanced Returns allows an item processor, consolidator or a Bank of First Deposit (BOFD) to take advantage of the Check 21 Act by streamlining returns processing, eliminating cumbersome manual steps, meet legal requirements, and utilize direct, variable messaging.

Electronic inclearing returns are received via FedReturn daily. IRDPrint Advanced Returns accesses incoming ICL files, creates a return IRD with a merged personalized letter, legal verbiage, customer contact name and address - and prints on one sheet of paper, with return IRD tear-off. Document is folded, inserted into a window envelope and mailed.

IRDPrint Advanced Returns features a number of key benefits:

- Generates & prints a return IRD with a customer letter
- Reduces labor & expense of returns processing
- Improves customer relations
- Manages one printer
- Creates file, cash letter & bundle detail reports
- Creates process log & audit log files
- Return with Customer letter variable data front
- Return with Customer letter variable data back
- Return with Customer letter including Account Data information
- Return with Customer Letter including window address information



OPERATING SYSTEM REQUIREMENTS

Platform:

Intel PC with Pentium or higher processor running 1 GHz or higher

Operating Systems:

XP Pro Service Pack 2 or above; Windows 7; Windows Server 2003 R2; Windows Server 2008 R2; Red Hat Enterprise Linux 4; Fedora Core 4.

Memory:

256 MB of memory

Hard Drive:

50 MB of available space for IRDPrint™ Software + 64 KB per IRD (approximately)

Connectivity:

Ethernet connection 10 Mb per second or higher

Page Description Languages:

HP PCL 5eRed Hat Enterprise Linux 4; Fedora Core 4.

MICR Printers:

Rosetta-engineered and supported from 22 ppm to 184 ppm (30 up to 276 items per minute)

Support:

Toll free phone support.
On-site installation, Operator Training, and MICR Certification
7x24 MICR phone support available.

MICR Guarantee:

Guaranteed ANSI and ABA acceptance standards if using Rosetta Technologies' approved check stock, supplies, MICR font, and authorized service.

IRDPRINT FEATURES COMPARISON

	DIRECTOR	REMOTE CAPTURE	RETURNS
Advanced incoming file sort: date/time, size, filename in either ascending or descending order	X	X	X
Multiple job tickets, printer definitions, customers via multiple folders (directories)	X	X	X
Drives a single printer	X	X	X
Accepts ASC DSTU X9.37-2003 and X9.100-180 2006 ECL data files	X	X	X
Generates ASC X9.100-140-2004 printable PCL data files	X	X	X
File level duplicate checking	X	X	X
Operating system level security	X	X	X
User access level view control	X	X	X
Creates & Prints Job Tickets	X	X	X
Creates Cash Letter Detail Report	X	X	X
Creates & Prints Bundle Tickets	X	X	X
Prints Forward Imposition IRDs (1, 2, 3 & 4-up)	X	X	
Prints Return Imposition IRDs (1, 2, 3 & 4-up)	X		1-Up Only
Prints Qualified Return Imposition IRDs (1, 2, 3 & 4-up)	X		
Creates Printer Definitions	X	X	X
Sequences IRDs for 'cutter or burster' post processing	X	X	
Creates Separator Page	X	X	X
Supports statement insertion (post processing templates with OMR marks)	X		
Audit Logging	X	X	X
Process Logging	X	X	X
Controls Page Orientation (Landscape/Portrait)	X	X	X
Controls Page Binding Edge (Long Edge/Short Edge)	X	X	X
eMail Messaging	X	X	
Supports Correspondent Banking (custom 2F and 3F data sources)	X	X	
Supports return reason codes on forward IRDs	X		
REPORTING AND AUDITING			
Forward 1-up IRD Printer Support	X	X	
Return 1-up IRD Printer Support	X		X
PCL file splitting for large ECL files (ability to specify the size of a 'cut stack')	X	X	X
Control Region 4F (Legend) Custom Text for statements, etc.	X	X	X
Custom File Detail Reports	X	X	X
Custom Deposit Tickets	X	X	X
Custom Cash Letter Detail Reports	X	X	X
Custom Bundle Detail Reports		X	X
Custom Bundle Tickets with custom MICR line		X	X
Creates & Prints Cut Template (for post processing)		X	X
Block & batch Tickets		X	X
File Divider Ticket		X	X
Photo In Lieu & Demand Drafts		X	X
Ability to create 'original' qualified return from a return record		X	X
Ability to specify custom return reason codes for 7F and 1F overlay	X		X
Return with Customer Letter with fixed or variable data (advice text, return reason code, customer account data, bank logo, bank address)	X		X
Return with Custom Finish for window envelope mailing (C or Z fold)	X		X