

# RDC Advanced-Automated Payment Process

# **Check & Remittance**

RDC Advanced is the next generation of document and payment processing solutions from iStream.



#### **Bank Agnostic Solution**

Flexibility to maintain all existing Fl relationships



## **Flexible Reporting Options**

Reduces effort required to populate third-party systems and perform timely reconciliations



## **File Integration**

Ensures the data collected will be usable with your third-party applications

# **RDC Advanced**

RDC Advanced is the next generation of document and payment processing solutions from iStream. RDC Advanced is based on the concept of simplistic usability, with the capability to ingest a remittance coupon or document in addition to a check item for processing.

RDC Advanced takes it to a whole new level. The process is simple, pair each check item with its accompanying coupon or remittance, load the scanner and scan the batch. The software reads check information as well as designated, pertinent information from the coupon and presents it in a clean and concise manner. Simply validate the payment amounts and submit for processing. Checks are presented for clearing and the information from the coupon is saved within iStream and presented in an export file, specific to the requirements of your back office accounting system.

#### **Bank Agnostic Solution**

With multiple clearing options and robust sub-accounting platform, iStream offers organizations the functionality of their products with the flexibility to maintain all existing FI relationships.

#### 2D Barcode Or MICR Font

RDC Advanced offers options when it comes to how the data can be extracted from the coupon / remittance document. iStream works closely with current statement providers to implement a solution that meets both the functional and design requirements for your organization.

#### **Flexible Reporting Options**

Customizable data extracts and file formats allow for broad utilization of the data extracted from both the payment and

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the coupon / remittance document. This reduces the effort required to populate third-party systems and perform timely reconciliations.

#### **Easy Implementation**

RDC Advanced leverages common check scanners from the leading manufacturers, so if your organization is currently utilizing a RDC solution, chances are high that no new hardware will be required.

#### **File Integration**

RDC Advanced is as much about the data as it is the payments. Multiple options and customizations are available ensuring that the data collected in the process will be usable with your third-party applications.

#### **Instant Error Notification**

The architecture and flexibility of iStream Deposit® enables your organization to manage multiple accounts from both single and remote locations to one corporate account. This eliminates the need for overnight packages or faxes of deposit slips to a central location.

#### Secure ASP Model

All information moves via 128 bit triple DES Secure Socket
Layer encryption to a secure Tier I redundant data center.
When a deposit has been submitted, no sensitive information

resides on the user's computer. All information is accessible anytime, anywhere with a few keystrokes, removing the requirement of your business or bank to manage separate servers and the associated risk with software and data.

#### Online Return Management - iReturn™

While iStream Deposit® works to automate the deposit process, there will invariably still be returns. iStream offers a complimentary solution in iReturn that manages returns with a real-time, online and paperless system. iReturn eliminates the process of waiting for the paper check to be returned via postal mail and sends a notification via e-mail, alerting you to the fact that an item has been returned.

#### **Instant Image Access**

If the need to research an item arises, iStream Deposit® simplifies that process. A simple online query is all it takes to locate and view checks, regardless of when they were originally processed in the system.

#### **Customized Data Export**

Simplification of the check deposit process is the primary function of iStream Deposit®, however it also offers flexibility enabling you to access and export data for reporting and accounting purposes. The platform enables you to pull / access both reports and deposit activity in customized Excel, CSV and PDF file formats.



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