



Check360

Remote Deposit Service

Check360™ from NetDeposit® is a revolutionary service that enables your business to scan checks at your office and transmit the check images via a secure Internet connection for processing and deposit to your existing bank account. **Check360** offers an easy-to-use, innovative technology that not only saves time and money by eliminating costly and inconvenient trips to the bank, it allows your business to easily prepare and deposit checks 24 hours a day, 7 days a week

1	Using your computer and internet connection, together with the Check360 scanner, you scan and prepare your electronic check deposit. All check types may be batched into a single deposit.
2	You transmit the check images and deposit information over a secure internet connection to the Check360 processing center.
3	Your deposit is reviewed for quality and the checks are routed for clearing via the banking settlement system.
4	Your money is deposited in your bank account in as little as two business days from when you transmitted the deposit.

Check360 provides you ongoing reports, access to past deposit data, customer service and scanner maintenance – everything you need to make electronic depositing convenient and stress free. Best of all, you do not have to make an inconvenient trip to the bank to deposit checks



Your Check360 account provides:

- ▶ Access to the **Check360** system to scan and submit checks of all types
- ▶ A certified check scanner
- ▶ Online reports of previously submitted deposits, including ability to view images, data, status and retrieve exports for accounting systems
- ▶ Tools to easily manage returned checks
- ▶ Automatic deposit of settled funds into the bank account you choose

Why Check360 for electronic deposits?

- ▶ **You keep your existing bank account**
 - Consolidate deposits into your existing bank account regardless of where your offices are located.
- ▶ **Convenience**
 - Send transmissions 24/7 from your office, eliminating trips to the bank and the rush to beat deposit cut-off times.
- ▶ **Reduced bank costs**
 - Lower monthly and deposit fees versus bank-offered remote deposit capture offerings
- ▶ **Fewer deposit delays**
 - Make deposit deadlines with more certainty; weather-related and other transportation slow downs and accidents do not impact delivery of your check deposits.
- ▶ **Faster, more automated deposit preparation process**
 - Minimize manual deposit preparation requirements.
- ▶ **Reduced risk of fraud**
 - Reduce the risk of fraud with accelerated check clearing; identify return items sooner, thus enhancing the collection process.



Check Scanners

To use **Check360**, you'll need a certified check scanner that connects to your PC's USB 2.0 port and works with the Check360 web application to create your electronic deposits. A check scanner is a specialized piece of hardware which performs the check scanning, captures a front and back image capture of the check, and reads the MICR line account information.

Check360 offers a selection of scanner models that provide a range of operating modes, speeds, and features to address your particular capture requirements. All Check360 check scanners include a 1 year warranty against defects.

Advanced Exchange Maintenance Plan

With Advanced Exchange Services, a replacement scanner is shipped overnight/next day to replace a failed device. You ship the failed device to the Check360 service center using the provided shipping label and packing material.

System Requirements

- ▶ 1GB RAM minimum
- ▶ Windows XP, Vista
- ▶ Internet Explorer 6.x or 7.0
- ▶ SUN Java Runtime Environment (JRE)
- ▶ DSL/Broadband 256 kbps or greater
- ▶ Certified desktop check scanner

Who is NetDeposit?

Founded in 1999 and incorporated in 2003, NetDeposit is a subsidiary of Zions Bancorporation (NASDAQ:ZION). NetDeposit is unsurpassed in its experience developing, deploying, and managing check electronic solutions. NetDeposit has years of production experience and multiple generations of development of its technology. Tens of thousands of businesses use its electronic deposit systems in over 30 countries.

NetDeposit®

4141 Highland Drive, Suite 220
Salt Lake City, UT 84124

©2008 NetDeposit, Inc. ALL RIGHTS RESERVED. NetDeposit is a registered trademark, and NetConnect, NetCapture, NDpro, Check360 and Decision Gateway are trademarks of NetDeposit, Inc., Salt Lake City, UT. All other brand and product names are registered trademarks, trademarks or servicemarks of their respective holders and are gratefully acknowledged. All specifications subject to change without notice. 052008