

## JUST ONE CONNECTION TO AN EXTENSIVE NETWORK

With demands for lower cost, faster settlement response and improved flexibility, the need for a seamless, cost-effective solution across multiple-payment providers is a requirement for most institutions. Optimizing your experience is a top priority.

Viewpointe® enables financial institutions of all sizes to fully automate the check image exchange and settlement process. With our solutions, you minimize the hassles and high costs of network exchanges, upgrades and technology refreshes and enjoy the ability to tailor check image presentations to your specific needs. When you exchange your check images with Viewpointe, you'll experience best-in-class technology and predictable, pay-per-use pricing.

No matter your institution's size or solution requirements, our image exchange network can fit your needs – all with one connection. We provide you with a secure, cost-effective and efficient means of exchanging check images through our hub-and-spoke network,

using a dedicated circuit or an Internet connection. Image exchange customers can solely use our clearing service or enhance it with our fully integrated settlement system and/or check archive.

## BENEFITS

### COST REDUCTION

Avoid the hassle and high cost of network exchanges, upgrades and technology refreshes.

### CONVENIENCE

Connect to all the nation's endpoints to conduct image exchange and settlement in one convenient place.

### CUSTOMIZED TO YOUR NEEDS

Easily tailor check image presentation and settlement processes to meet your business needs.

### SOPHISTICATED SETTLEMENT SYSTEM

Access the nation's most advanced settlement system to perform up to 24 exchanges per day and take advantage of true same-day settlement opportunities.

## FEATURES

### VIEWPOINTE POINTE2POINTE®

For institutions not using the Viewpointe Check Archive, our Pointe2Pointe service enables check image exchange between financial institutions. Both Internet and dedicated telecommunication line options are available.

### IMAGESHARE™

ImageShare allows Viewpointe Check Archive customers to conduct check image exchange by quickly and securely sharing images that are stored in the check archive, removing duplicate processing and storage needs.

### NATIONAL SETTLEMENT SYSTEM

The Viewpointe National Settlement System (NSS) is a real-time, Internet-based net settlement system that provides reliable settlement for all of your electronic transaction types.

### THRUPOINTE

Our Thrupointe service enables clearing of items, including images, data and Image Replacement Documents (IRDs) print instructions, through Viewpointe to partnering exchange channels such as the Federal Reserve Bank and Endpoint Exchange.

### AUTOMATED SETTLEMENT ENTRY (ASE)

ASE helps financial institutions automatically post presented files for settlement using the Viewpointe NSS, eliminating the need to import, upload or manually key settlement entries.

Additionally, financial institutions using the ASE service are able to set business rules to help time their settlement entries according to deadlines set forth in their image exchange partner business agreements.



## VALUE OF VIEWPOINTE

**Viewpointe enables organizations to better leverage their investments for the long term. We are grounded in our service-first orientation, providing a premier service that helps you meet your business objectives to mitigate risk, reduce costs and increase agility across your enterprise.**

Our unique business model combines hardware, software and unmatched expertise to provide guidance on best practices, strategy and technology solutions, and is centered on the following elements of operation to address your image exchange and settlement needs:

### TRUSTED PROVIDER

Viewpointe is entrusted by many of the world's leading financial institutions with tens of billions of sensitive documents. We strive to ensure that every customer can trust that we have their best interests in mind, that we are a thought and technology leader and that their faith in Viewpointe is appropriately placed.

### PAY-FOR-USE PRICING

Viewpointe utilizes a consumption-based pricing model, which helps you better control costs and eliminates upfront investments in infrastructure.

### RELIABLE PERFORMANCE

Viewpointe has a multiple data center architecture that is highly redundant, with built in failover. We have stringent SLAs that we monitor and report on monthly to maintain high availability of our services for our clients.

### ROBUST COMPLIANCE AND SECURITY

Security is a top priority at Viewpointe. Our robust security and access control measures undergo rigorous annual testing and auditing, including SOC 1 and SOC 2 Type II audits, as well as FFIEC and individual customer audits. Viewpointe is operated as a private hosted cloud accessed through dual secure MPLS connections to our data centers.

### COMMITTED PARTNER

Viewpointe considers every client a partner. We deliver a premier level of service for our world-class technology solution throughout your contract to help ensure both our customer's success as well as Viewpointe's. Based on customer requirements, program and project management, account management and customer support are all delivered, providing access to unparalleled levels of expertise to our customers.



Viewpointe®, founded in 2000, is the chosen partner to drive the power and promise of information governance at many of the world's most esteemed companies. With expertise in serving highly regulated industries, Viewpointe makes it possible to address today's business opportunities and risks while planning for tomorrow's challenges. Known for its time-proven expertise in information strategies and managed services, Viewpointe offers cloud-based information governance, check archive, end-to-end image exchange and settlement services, coupled with experienced leadership and a consultative approach. Viewpointe has been named to the prestigious FinTech 100, representing the best of the best in financial technology and service providers every year since 2006. For more information, please visit [viewpointe.com](http://viewpointe.com) and follow us on Twitter @viewpointellc and Google+.

For more information about Viewpointe Image Exchange and Settlement, please email us at [info@viewpointe.com](mailto:info@viewpointe.com).

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