

Processing more than 550 million paper-based payment items each year, INTRIA plays a pivotal role in the operations of the Canadian financial system. Our end-to-end service brings our numerous bank and credit union clients process improvements and cost reductions difficult to achieve in-house. Employing proven technologies, sophisticated management of resources and capacity, and finely tuned processes, INTRIA's Cheque Clearing services deliver consistently against the industry's toughest service level standards.



Service Features

- Advanced capacity and resource management ensure that exchange cut-off times are met consistently, regardless of volume fluctuations.
- Cheque Image Services can be used to support online decisioning, faster and more cost effective lookups, and a range of customer services.
- Images can be supplied online, on CD-ROM, or via other media, and can be incorporated into cheque image statements.
- High-speed processing of both Canadian and U.S. dollar items.

What This Service Delivers to You

- Improved cash flow.
- Improved customer satisfaction.
- Avoidance of capital costs related to rapidly evolving technology — better use of capital.
- New opportunities for improved business processes and customer service.
- Better use of internal resources.
- Reduced losses from fraudulent items.

Key Service Components

- Receipt, sort, and distribution of cheque items
- MICR encoding
- Capture of cheque image and MICR information
- Validation and balancing of clearing bundles
- Reject repair
- CPA interbank exchange
- Extraction and transmission of transaction information for customer account update
- Return and/or archiving of hard copy documentation
- Cheque fine-sorting and interfiling for statement rendering
- Customized reporting
- Returns processing
- Tracing and adjustments
- Value-added services such as Positive Pay services, Fraud Detection, and Cheque Image Services

Cheque Services v8.0_Mar08.doc



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