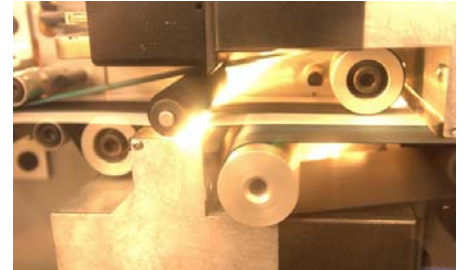


Across the nation, many of Canada's best-known companies entrust the processing of all incoming payments to INTRIA. Employing state of the art, image-based technologies and methodologies, we process 60 million customer-to-business (C2B) and business-to-business (B2B) payments a year. Our clients benefit from fast and accurate payment processing, and from the freedom to focus their capital and human resources on their core business.



### Service Definitions

- Retail Lockbox Remittance Processing — the receipt and processing of C2B payments received through the mail, retail locations, or financial institutions.
- Wholesale Lockbox Remittance Processing — the receipt and processing of B2B mail payments. INTRIA provides this service to financial institutions, who in turn resell it to their corporate clients.

### Service Features

- Same day processing — payments are processed on day of receipt, and cheques are forwarded to clearing service in time to consistently meet daily cutoffs.
- Image-based workflow enables provision of cheque and stub images for onscreen viewing and retrieval.

### What This Service Delivers to You

- Faster deposit to account results in improved cash flow.
- Faster, more accurate updating of customer accounts means better customer relations.
- Avoidance of capital costs related to rapidly evolving technology means better use of capital.
- Variable cost of unit-based pricing replaces fixed cost of maintaining processing capability (in the face of declining volumes).
- Better use of internal resources.

### Key Service Components

- Mail receipt and extraction
- Sorting of payments and correspondence
- Capture and delivery of stub/invoice and cheque images
- Data capture and validation
- Cheque preparation and deposit to account
- Transmission of customer payment information
- Tracing and investigation services