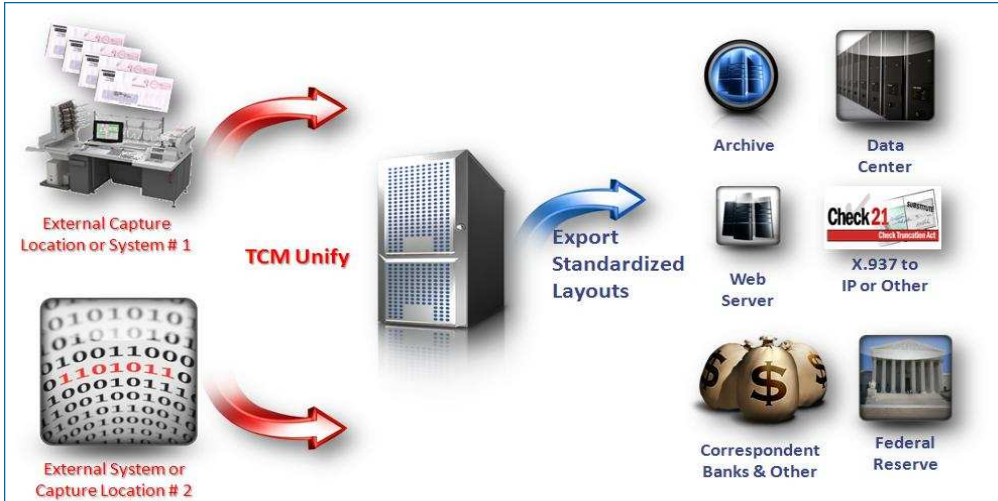


TCM Unify consolidates and manages transaction content captured and/or processed on disparate internal and external systems thus enabling organizations to eliminate information silos, reduce the cost of transaction content management, fully leverage all of their previous technology investments even as they add new ones, and deliver more complete actionable business intelligence to decision-makers and customers.



## How TCM Unify works

TCM Unify provides an intelligent integration layer that gathers transaction images and data from disparate platforms, systems, hardware, and/or third-party processing service providers into a single feature-rich content management environment.

Once imported, those file datasets are reformatted enabling the creation of critical business information. Any user can view the “complete picture” through easy to use configurable tools like dashboards and scorecards or quick snapshots of historical trends. After the completion of any value added optional workflows TCM Unify can provide output in standard file formats for re-use by any organization and/or its customers, suppliers, and business partners.

### Applicable Uses

- Mergers & Acquisitions
- Unified Check & Electronic Payment Reporting
- Expanding Lockbox Footprint through Third Parties
- Extension of Lockbox Capabilities to Other Payment Products
- Single Point-of-Integration for Customer-Facing Archives

### Why use TCM Unify?

Financial institutions can benefit significantly from both the ability to distribute image and data capture operations across multiple locations and the ability to consolidate the processing and management of images and data at a central location. Using this “capture remotely, process centrally” approach, institutions can inexpensively maintain a local presence in regional markets while gaining the economies of scale and optimized governance that result from performing payment processing tasks in a unified operations center. By facilitating the integration of multiple scanning systems into a single environment,

TCM Unify enables financial institutions to adopt this profit-enhancing “capture remotely, process centrally” approach—without having to rip and replace investments in legacy systems before the end of their useful life. TCM Unify enables organizations to lower operating costs, improve process governance, stay close to customers, and more easily enter new geographical markets.

### Major Benefits

- Fully leverage hardware and software
- Increase deposit base by offering complete receivables concentration services
- Enter new geographic markets more cost-effectively
- Scale capture and processing capacity more easily and cost-effectively
- Improve overall performance, transparency and compliance
- Transform stagnant data into actionable business intelligence
- Quickly integrate new business resulting from M&A activity
- Increase “share of wallet”, and customer retention by offering completely differentiated service
- Eliminate the need for stand alone or one off processes for exceptions or stranded payments
- Lower costs by combining transactional processing with content management
- Improve business decision-making with better customer and market insight
- Increased visibility of all receivables