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Is Your Check 21 Service Really Free?

Now that the technology to support the Check Clearing for the 21st Century Act (Check21) has matured, some banks are offering this service to Fairfax Imaging customers at no cost. But, is it really free? Based on information we have received from our customers and their experiences, the answer is NO.

To begin with, the banks do not have an interface to the Fairfax *Quick Modules* system so checks need to be rescanned on a bank provided tabletop scanner. This essentially doubles the labor costs to scan checks for Check21.

Secondly, in some cases the acknowledgement file sent back from the bank after a Check21 deposit can take up to 30 days to receive, which significantly delays the reconciliation process. Fairfax's *Quick Modules* solution provides an immediate acknowledgement of the deposit so you know exactly what funds are available and if any checks were rejected.

In addition, there is no automated method of monitoring and tracking deposits. Unlike the Deposit Monitor included in the *Quick Modules'* Check 21 module, the bank provided solutions require you to manually track the deposits including manually deposited items (i.e., foreign checks)

and rejected items for reconciliation. Again, this causes a significant increase in labor costs!

Finally, the *Quick Modules'* Check 21 module also provides a reconciliation report that compares the Check 21 deposit to the data uploaded to the host system. With the bank provided solution, this reporting has to be done manually. Taking all of these factors into consideration, when you consider the added labor costs and inefficient processing of a bank provided Check 21 solution, the end result is that it is really not FREE!

If you are considering implementing a bank provided solution, we would strongly encourage you call us at 877-627-8325 to speak with your Fairfax Imaging sales representative to learn more about the *Quick Modules* Check 21 solution.



BAI Payments Connect Conference 2013 A Great Success!

Fairfax Imaging launched *Quick Modules* into the financial industry by attending the BAI Payments Conference and Expo in Phoenix, Arizona in mid-March. Attended by more than 450 bankers, conference attendance was up more than 100% from two years ago in this same venue. The bankers were feeling the strength of the economic turnaround and anxious to see new solutions in the payment processing world. The expo and conference provided a vehicle to emphasize the versatility and functionality of *Quick Modules*



BAI PAYMENTS CONNECT 2013
CONFERENCE & EXPO
MARCH 11-13, 2013
PHOENIX CONVENTION CENTER, PHOENIX, AZ

when implemented in a banking environment.

“Fairfax Imaging has made a decision to actively market *Quick Modules* into the financial industry”, said Mike Minter, VP Sales and Marketing. “And we believe, by the reception we received, that it will be a good decision.” Today, many financial institutions are receiving image cash letters generated by *Quick Modules* and are not aware of comprehensive nature of the Fairfax solution.

As attendees stopped by our booth, Fairfax Imaging discussed our strong installation base in the state and local government sector and commented that, because of these government relationships, over 15% of the top 100 banks in the United States already have experience with the *Quick Modules* Check21 module. As a result of these discussions, Fairfax Imaging renewed old relationships and discovered new solutions for *Quick Modules* in the banking industry.

NTEN (NonProfit Technology) Conference in April - Fairfax Imaging a first-time Exhibitor at the Science Fair!

Fairfax Imaging is pleased to be a first-time exhibitor at the NTEN (NonProfit Technology) Conference Science Fair on April 11th in Minneapolis, Minnesota! *Quick Modules* provides automated solutions for the capture, management, archival and depositing of donations regardless of how simple or complex. Donations of virtually any type can be handled by the system and tracked for reporting purposes. Our customers in the nonprofit sector are very important to us and we look forward to participating in this important event designed to feature nonprofit technology in order to make the world a better place.

Mobile Web Site Launches for www.fairfaximaging.com

If you have a mobile device such as a SmartPhone or tablet, and want to read about Fairfax Imaging, please feel free to check out our new mobile Web site! Designed by DotAim, our site is very user friendly and easy to read. Most people are not necessarily chained to their desks anymore so we felt a mobile web site was needed for our customers. In particular, our FAST! Support link works on mobile devices too. If a customer can't access FAST! through conventional Internet access, they can use a tablet or SmartPhone. Also, our contact information is easily viewed on the mobile Web site at www.fairfaximaging.com.

fairfaximaging.com/solutions/quick-r

Fairfax Imaging, Inc. Menu

Quick Modules

The "Power of One" is illustrated by the Quick Modules 5.0 system – One Solution, One Workflow, One Provider. The latest version of our Quick Modules system is fast, reliable, and simple to manage. It represents the latest in innovation and design for the total information capture solution known worldwide for over 18 years as Quick Modules.

The new architecture implemented with QM 5.0 includes features designed to increase productivity and efficiency while at the same time, reducing the resources required to process transactions. Based upon thin client architecture, QM 5.0 offers a robust environment for processing virtually any transaction type whether paper or electronic. QM 5.0 continues Fairfax Imaging's highly successful approach of providing a common workflow, single