

## FAQ's

### What is Dragon Payment Systems Modular System?

Dragon Payment Systems Web Based Modular System is one system that is comprised of Remote Deposit Capture, Check 21 and ACH modules.

### Why should financial institutions deploy Dragon Payment Systems Remote Deposit Capture Program?

You can use our Remote Deposit Capture program to win new business. Our program is web based with superior features and options. Plus you will develop a reputation as being an innovative bank.

### What types of checks can be processed?

Any type of domestic check, money order, travelers check, or official check with a MICR line.

### What about Deposits?

Electronic deposits are made at the place of business utilizing a check scanner and Dragon Payment Systems web based system.

### How will Remote Deposit help our customers?

Your business banking customers will enjoy the ease and convenience of making deposits without driving to the bank, saving money on transportation costs.

## Dragon Payment Systems

At Dragon Payment Systems our goal is to provide businesses an array of data processing services designed to reduce time, cost, and risk. Since our inception in 2001 we have continually expanded our product offerings to include the latest technologies and services available to meet client's needs. Our services presently support businesses and associations in 12 states.

Dragon Payment Systems (DPS) provides Receivables Management that includes automated billing, electronic payment processing, pre-collection of delinquent accounts, document control with paper reduction, and Loss Prevention through a variety of services that electronically search multiple databases and provide real time risk analysis.



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## DRAGON PAYMENT SYSTEMS

# Financial Institutions



Increase deposits, generate new revenue with our Remote Deposit Capture and ACH Solutions.



# Remote Deposit Capture, Check21 & ACH Services

increase deposits, grow non-interest revenue and win new business.



Your bank can now offer an affordable Comprehensive Payment Processing Modular System to your corporate customers. Dragon Payment Systems Modular System gives nearly every business the opportunity to put in place a Remote Deposit or ACH service. Our Web Based Modular system handles ACH transactions and accepts all checks regardless of ACH eligibility and instantly converts them into electronic transactions for faster access to cash and fewer trips to the bank. What's more, we take payments that one critical step further—we handle all returned deposited items.

fully **integrated**  
& **complete** payment  
processing **experience!**

## Modules

**Package It!** Select from our Modules to create a unique Comprehensive Payment Package.

### Remote Deposit Modules

- ARC
- BOC
- FAX
- Check21Image/IRD
- POP

### ACH Modules

- Pre-Authorized Debits
- Web Checks
- Telephone Checks

### Returns Modules

- Centralized Returns
- Electronic Check Re-Presentation
- Full Returns Processing and Recovery

### Clearing Modules *via*

- Bank
- Bank's Core Processor
- FedForward

### Value Added Modules

- Digital Scanners

## Features

### *Web Based Modular System*

A single system that accepts and converts all types of checks into electronic deposits with 24/7 access to check images.

### *Customizable*

Ability to customize and rebrand as an extension of your banks services.

### *Digital Scanners*

Complete line of check scanners to capture accurate check images and data.

### *Full Recovery Program*

Fully integrated and seamless collections operations to recover funds that may otherwise go uncollected.

## Benefits

### *Competitive Advantage*

Differentiate your bank from the competition.

### *Expand Product Base*

Offer new and valuable products and services.

### *Extend Banks Geographic Reach and Deposit Base*

Accept deposits from businesses that are not near one of your branches.

### *Branch Capture*

Transmit checks directly to the Fed and reduce courier expenses.

## Integration Experts

At Dragon Payment Systems, we take pride in helping financial institutions increase revenue and efficiency while simplifying operations.

### *DPS integrates with...*

#### **Core Processing Systems**

Ability to integrate with leading bank core processing systems.

#### **Multiple Clearing Capabilities**

Choose to clear through your bank or Dragon Payment Systems can clear transactions through its own clearing bank.

#### **Accounts Receivable Systems**

Integrates with Top Receivable Systems for a fully integrated and complete payment processing experience for the end user.

#### **Digital Scanners**

Complete line of low to high capacity scanners capable of processing a single check to thousands of checks per day.

