



# Fairfax Software Check 21 & Image Rule 10

## One Solution • One Workflow • One Provider

Fairfax Software • [www.fairfaxsoftware.com](http://www.fairfaxsoftware.com)

Paper check processing has dropped significantly in the US since October 2004 when Check 21 became law. But it isn't the law that caused the drop, it's the widespread acceptance of image information processing, and the preeminent image information processing product available today is *Quick Modules*, the industry leading Check 21 solution from Fairfax Software.

Starting with our first Check 21 implementation in 2004, Fairfax Software has become a market leader with over 100 commercial and government customers successfully depositing hundreds of millions of checks via Image Cash Letter. Fairfax Software is among the first to implement Check 21 technology in Canada by extending *Quick Modules* Check 21 to include Image Rule A10 requirements. The solution is in production today at a large Canadian customer depositing Image Captured Payment (ICP) files to a Direct Clearing (DC) bank.

The Fairfax Software Check 21 solution consists of three

steps. First, information is gathered from the appropriate database to generate the Check 21 file following the ICP Standard 015 (in Canada) or the X.9.100-187 (in the US). Next, the Check 21 file is transmitted to the bank and marked as successful when a confirming acknowledgement is received. Finally, rejected items are handled and reports are generated.

With Check 21, business owners can expect checks to clear in days or even minutes. Plus, an imaged substitute check is legally equivalent to the original and is a fully acceptable proof of payment.

Fairfax Software's experience, insight and technology will help your organization reach and exceed the many benefits of Check 21 processing. The Fairfax Software Check 21 solution is a streamlined process providing customers with an automatic application to send payment information. Image storage and retrieval benefits any document-intensive task.

**Microsoft Partner**  
Silver Application Development  
Gold Application Development

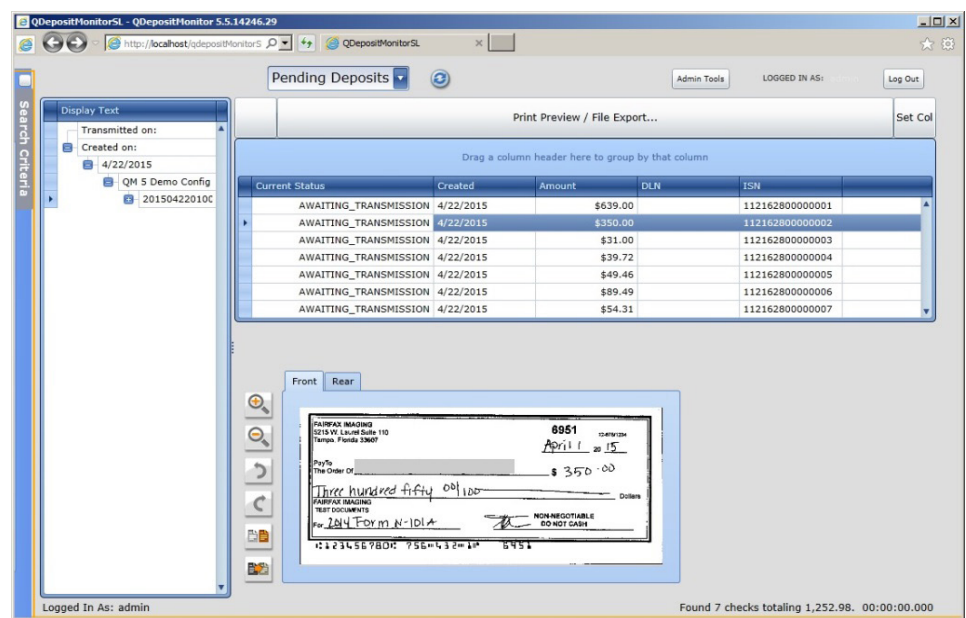
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- ▶ Automatic Paperless Bank Deposit
- ▶ Expanded Deposit Options
- ▶ Reduced Costs
- ▶ Lower Risks and Chances of Delays
- ▶ Faster Deposit Reporting
- ▶ Faster Returned Item Notification
- ▶ Improved Research and Reconciliation
- ▶ Decreased Paper Trail



A web-based utility, Check21 Deposit Monitor, provides the ability to easily review X9 and ICP files as well as track the history of each check in the Check 21 database.

### Industry Awards

#### Corporate America

**Software & Technology Awards**  
Best Information Systems Solutions  
Provider – East USA  
2016

Most Innovative Information Capture  
Product – Quick Modules 5.0  
2016

**Software Magazine's Software  
500 ranking of the world's largest  
software and service providers,**  
2014

**Assistive Technology Award**  
Nish, 2005

**Innovative Solution Award**  
Ohio Bureau of Motor Vehicles  
Kinetic Information

**Outstanding Technology  
Applications For State  
Administrators**  
District of Columbia Office of Tax  
and Revenue Federation of Tax  
Administrators

**Vision Award**  
Kinetic Information

**Top 50 Worldwide E-Business**

For more than 20 years, *Quick Modules* has remained the system of choice of Fortune 500 companies and government agencies. However, the Fairfax Software staff of information processing specialists understand it takes more than a good system to create a successful operation. Fairfax Software specialists know that the journey to a successful operation is more than knowing how to do things right, it's knowing the right things to do.

As a single provider of the solution, Fairfax Software supports its client base with a determined responsiveness focused on client needs which ensures high availability of the system.

As the name infers, *Quick Modules* is a modular system. What distinguishes it from other systems are the endless ways the modules can be hinged to create unique configurations to meet client needs.

Change is inevitable! Budget restraints, new business requirements, legal requirements and new product introductions are but some of the events that force change. With *Quick Modules*, growing or changing is as simple as adding or reconfiguring resources because a *Quick Modules* configuration while rock solid is never rigid.

*Quick Modules* accommodates virtually every modern scanner, transport, and database. From the smallest operation to the most massive demand, *Quick Modules* has stood the test of time and has been proven to eliminate the concern of conversion and the cap on capacity.

