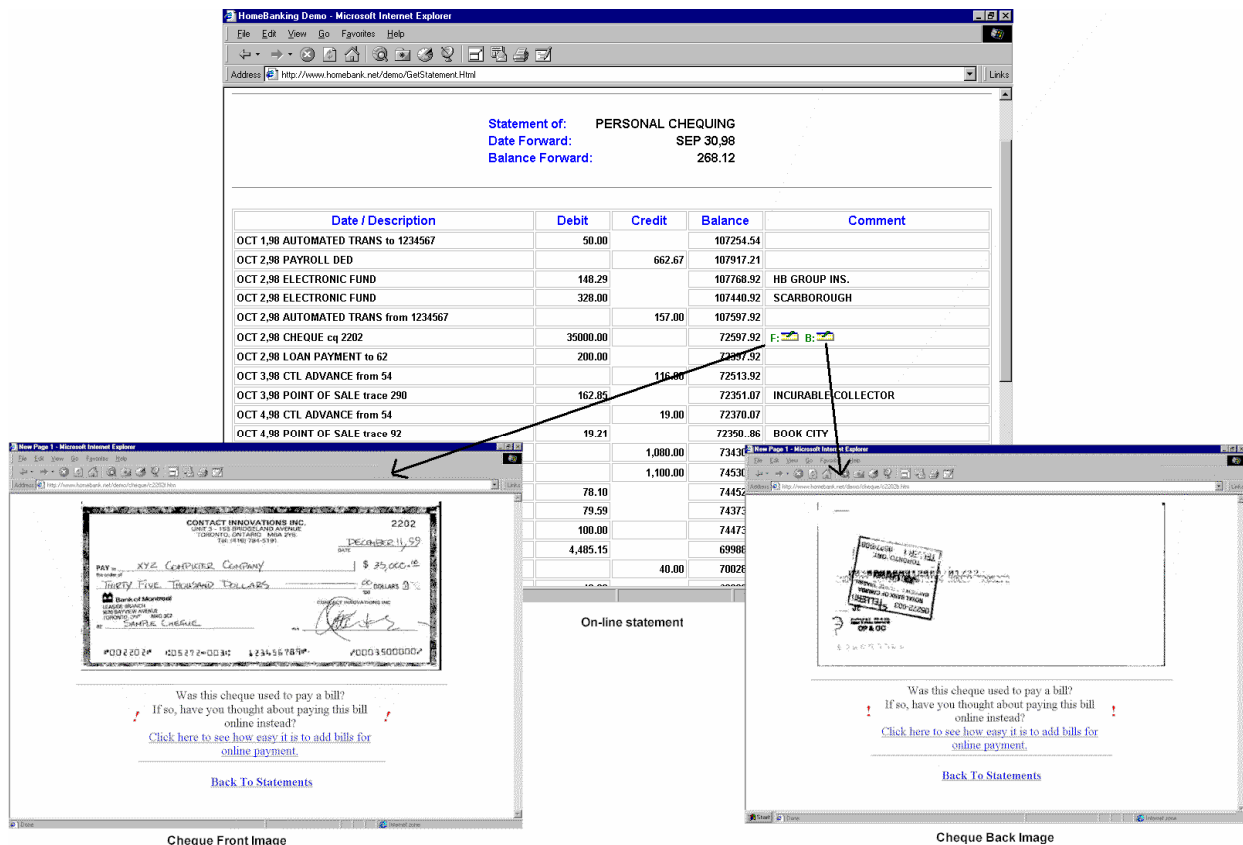


# IA WebView

**IA WebView is Contact Innovations' latest addition to its revolutionary suite of ImageArchive (IA) products. Combined with internal or third-party Internet-based electronic client services, WebView provides the tools necessary for any financial institution or transaction service provider to display cheque images over the World Wide Web.**

Within minutes of capturing images of returned/cleared items using IA Cheque Capture, WebView technology allows clients to view items online using an Internet browser such as Microsoft Internet Explorer or Netscape Navigator. Internet Browser-based cheque image delivery eliminates the traditional paper-based approach to sorting, mailing or faxing client statements and cancelled cheques. With IA WebView in place, clients will be able to retrieve and view their cheques online in minutes instead of weeks or months.

After logging on to their on-line statements, customers simply click on the small cheque images accompanying their statement to view full images of the front and/or back of the item.



The screenshot shows a Microsoft Internet Explorer browser window displaying an online statement. The statement is for 'PERSONAL CHEQUING' as of 'SEP 30, 98' with a balance forward of '268.12'. Below the header is a table of transactions:

Date / Description	Debit	Credit	Balance	Comment
OCT 1,98 AUTOMATED TRANS to 1234567	50.00		107254.54	
OCT 2,98 PAYROLL DED		662.67	107917.21	
OCT 2,98 ELECTRONIC FUND	148.29		107768.92	HB GROUP INS.
OCT 2,98 ELECTRONIC FUND	328.00		107440.92	SCARBOROUGH
OCT 2,98 AUTOMATED TRANS from 1234567		157.00	107597.92	
OCT 2,98 CHEQUE cq 2202	35000.00		72597.92	
OCT 2,98 LOAN PAYMENT to 62	200.00		72397.92	
OCT 3,98 CTL ADVANCE from 54		116.80	72513.92	
OCT 3,98 POINT OF SALE trace 290	162.85		72351.07	INCURABLE COLLECTOR
OCT 4,98 CTL ADVANCE from 54		19.00	72370.07	
OCT 4,98 POINT OF SALE trace 92	19.21		72350.86	BOOK CITY
		1,000.00	73430.86	
		1,100.00	74530.86	
		78.10	74452.76	
		79.59	74373.17	
		100.00	74273.17	
	4,485.15		69888.02	
		40.00	70028.02	

Two pop-up windows are shown below the statement. The left window, titled 'Cheque Front Image', shows a cheque from CONTACT INNOVATIONS INC. dated DECEMBER 11, 98, payable to XYZ COMPANY for \$25,000.00. The right window, titled 'Cheque Back Image', shows the back of the same cheque with a MICR line at the bottom. Both windows include a prompt: 'Was this cheque used to pay a bill? If so, have you thought about paying this bill online instead? Click here to see how easy it is to add bills for online payment. Back To Statements'.

*An example of Webview: Online Image Statements.*

## What WebView does:

**Image and Data Capture:** Upon receipt of the physical items from a financial institution client or processing centre, Contact Innovations' **ImageArchive** application is used to scan and store cheque images and MICR line data. The captured images and associated MICR information are verified to ensure accuracy of the Amount, Account and Cheque Number.

**Validation and Transfer:** WebView compares each captured cheque against a validation list of web-enabled client account numbers. Validated images and associated MICR data are transferred via FTP to a secure Internet Service Provider (ISP). The Internet Service Provider hosts the image and associated MICR data for delivery in response to web client inquiries.

**File Conversion:** Images are transferred via FTP as TIFF files, the preferred format for modem-based FTP transfer, as TIFF images utilise a small footprint that reduces FTP traffic. Tiff images are converted to greyscale-enhanced JPEG images by the ISP, through the use of software supplied by Contact Innovations Inc., for client viewing. The conversion function also provides the ISP with all the related MICR field information as well as the original storage location of the image. This information is in turn used for client retrievals of specific JPEG images and MICR data.

**Client Retrieval:** The client connects to the Internet's World Wide Web and logs into the Financial Institution's Client Services (such as Homebanking's - Image Statement). The client requests the display of cheque image(s) by clicking on a small cheque icon accompanying a cheque transaction. The ISP receives the client request and creates an HTML file, which includes relevant images and MICR field data. The formatted HTML file is passed back to the client's browser for immediate viewing and/or printing.

#### **Other Features of WebView:**

- Scheduled monitoring of completed batches: WebView monitors the ImageArchive system for batches of scanned cheques that have been marked as completed. This monitoring can be done on a repetitive, scheduled or on-demand basis.
- Scheduled File Transfer: On a repetitive, scheduled or on-demand basis, WebView establishes an FTP (File Transfer Protocol) connection to the assigned Internet Service Provider, and transfers the images and data files to the ISP's upload directory.
- Online Web Enabled Client List Update: At the completion of uploading image and data files to the ISP, WebView checks to see if a Client Account update file exists on the ISP server. If such a file is present, WebView downloads the file and updates the WebView Client Account Validation list.
- Industry Standard Image Format: Conversion to JPEG images, a format natively supported by all major Internet browsers, means that the client will never have to download or install specialty image viewing software.

#### **Benefits of IA WebView:**

- Eliminates statement mailing preparation
- Reduces postage
- Saves time and money
- Reduces or eliminates item storage requirements
- Increases investigation productivity
- Increases customer satisfaction
- Improves competitive position

#### **Technical Specifications:**

- Uses standard Microsoft® Windows® conventions and follows Microsoft's Graphical User Interface (GUI) Standards.

#### **Recommended ImageArchive WebView Configuration Requirements:**

- Intel Pentium® Processor with 128 MB memory
- Windows® Windows® NT (SP4), Windows 2000 or XP & Internet Explorer 4.0 or higher
- Contact Innovations' IA Cheque Scanning and Archiving Software
- FTP access to Financial Client Services Internet Service Provider or Intranet Server

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