

VECTOR: Five

A RETURNS SOLUTION

PROVEN TECHNOLOGY TO MEET YOUR NEEDS

VECTOR: Five is a solid, proven incoming return processing system. Our technology already automates incoming returns, and with the new Image and Delivery modules, VECTOR: Five gives you more ways to address the challenge to increase fees and provide differentiated services.

VECTOR: FIVE EXPANDS THE VALUE PROPOSITION

VECTOR: Five components are comprehensive and provide more automation in the following areas: control features, reporting and screens, the special instruction file and the settlement process, among others. The VECTOR: Five Fee Generation Module is a powerful tool that allows financial institutions to manage return item fee income and provides a flexible way to assess fees for many types of services. Instead of bundling services and fees together, the Fee Generation module lets you customize product code by bank or individual customer. The module offers virtually unlimited customization with services you create to meet the specific needs of your financial institution and your customers.

VECTOR: Five is built based on years of experience in the returns and exceptions industry. Processing support is available for all of your business needs including RCK and image cash letters.

VECTOR: FIVE – THE ADVANTAGES ARE EVIDENT

VECTOR:Five provides these operational advantages that other applications simply can't match:

- **Increased Productivity** – The VECTOR: Five system processes are web browser, thin client and image based, so your staff can be more productive and waste less time with manual operations and paper shuffling.
- **Customized to Meet Your Needs** – VECTOR: Five is designed to be easily customized to meet your policies and requirements. Set up the system to quickly process incoming and outgoing return items according to your own policies as well as those of your customers.



- **Flexible MICR and Image Item Capture** – The inherent flexibility of VECTOR: Five is the reason for its ability to interconnect all the phases of incoming return items.
- The system accepts all types of input, including Predecision for VECTOR: Five and Capture for Returns.
- **Improved Management Control** – VECTOR: Five allows you to choose reports from its comprehensive reporting tools to make your management decisions more effective and efficient. A history file is maintained on all returned items that provides on-line access to prior charge back detail activity and associated item images.

LARGE ITEM PROCESSING

The VECTOR: Five system is highly integrated with VECTOR: Notification to provide full automation of your incoming and outgoing large item processing

CHOOSE VECTOR: FIVE FOR PERFORMANCE

By taking advantage of the integration with other VECTOR products such as Capture for Returns, Image for VECTOR: Five and Delivery for VECTOR: Five, VECTOR: Notification, and VECTOR: Sort can maximize your staff productivity, reduce processing costs, introduce flexible and creative services and delivery options, increase revenues, and create product differentiation. The result is your institution's operating and revenue objectives are met while continuing to provide superior customer service and products.

Metavante Image Solutions is a leading provider of financial transaction processing solutions to financial institutions and corporations around the world. The world's largest banks depend on our products and services, and our suite of software products. We are highly-experienced in the electronic transactions arena and have the long-term financial stability to be a dependable partner over the long haul.

For more information, contact Metavante Image Solutions at 800-554-8095, or visit us at metavante.com/is.

PROVIDES INTERFACES TO STREAMLINE YOUR RETURNS HANDLING

Vector: Five increases productivity and the timeliness of return item handling in several other ways:

- Interfaces with Item Processing, DDA and Customer Information systems.
- Sorts with high-speed sorters so return deadlines are more easily met.
- Generates and sends notices according to user-defined instructions.
- Adjusts float according to your bank's own policy.