

# TRIPS® Universal Exceptions Management Suite

## TRIPS® Adjustments

Upon its market introduction, TRIPS Adjustments brought much needed automation and a positive return on investment to the adjustments process. Now with the release of TRIPS Adjustments 3.0 and its resounding worldwide adoption, the industry is shifting to DSS and our unique way of bringing maximum efficiency more than ever before. How the public, as well as the financial centers they use, track and resolve adjustment cases will continue to evolve and Adjustments 3.0 is in a class all its own ready to support that evolution. As always, users of TRIPS Incoming and TRIPS Exceptions will continue to enjoy the added benefit of TRIPS Adjustments ground breaking, seamless integration. With the entire TRIPS Suite installed in your back office, every step of your back office process is truly automated and paperless, driving efficiencies that are unprecedented in today's marketplace.

## TRIPS® Collections

TRIPS Collections brings the very latest technologies to the process of handling all domestic and international collection requests including, bad checks, bond "coupons", payor drafts, oil and gas leases, and more. TRIPS Collections has multi-tiered Special Instructions and leading edge features and functions which the industry has come to expect from DSS solutions. TRIPS Collections reshapes how banks look at the collection process and greatly enhances customer service, employee satisfaction, and cost models for a long overlooked area of the payments process.

## TRIPS® Dispute

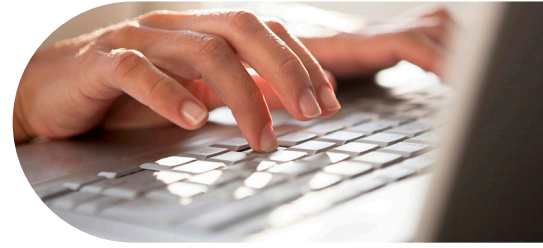
Many companies process disputes through manually intensive processes with wasteful practices for the entry of information, tracking regulatory mandates, customer service needs, risk monitoring and eventual resolution. TRIPS Dispute automates the processing of Regulation "E" (primarily debit card) and Regulation "Z" (primarily credit card) disputes, along with many other customer disputes. You will experience unparalleled control by using our state of the art timeline and actions management capabilities originally established in our exclusive TRIPS Universal Case Management (UCM) solution. TRIPS Dispute also provides configuration capabilities and workflow interview scripts that are easily deployed edited and updated.

## TRIPS® Exceptions

TRIPS Exceptions was the first widely accepted image exceptions solution, and is currently implemented by many top 50 banks in the United States. Providing the very latest capabilities to process Universal Exception Items (i.e. exceptions from any payment stream), with TRIPS Exceptions you can take the "exception" out of the process all the way through handling it as a return and adjusting customer accounts. TRIPS Exceptions is a highly integrated solution that has proven itself as "best of breed" in the Image Exchange and electronic payments worlds and now with the optional "Decision Now Processing™" module, decisions on items can be made almost instantaneously; eliminating the need to wait for "Day Two".

## TRIPS® FRAUD

TRIPS Fraud implements the Sereno™ fraud identification tool from Orbograph Corporation as the image and transaction analysis engine within TRIPS Fraud. This innovative technology identifies fraudulent items based on Multi-Source Correlation Modeling™ where false positive "clutter" is greatly reduced and the remaining suspect items are resolved via the TRIPS Exceptions decisioning platform for pay/return decisions. By significantly reducing false positives, our customers have the ability to decide upon adjusting staff or adjusting fraud thresholds to properly align their new cost model. TRIPS Fraud builds account level profiles over time providing an image and statistical representation of account activity. As a result you get the best of both worlds; a software solution that as time goes by...works both harder and smarter for you!



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## **TRIPS® INCOMING (with ACH)**

TRIPS Incoming allows you to profitably process return items using the very best and most widely adopted image and workflow technologies from DSS. Now, with ACH Return capabilities included in the base product, TRIPS Incoming can be your single solution for Enterprise Return Item Processing. Fully capable of maximizing every opportunity afforded by Image Exchange and Electronic Transactions handling, TRIPS Incoming automates the entire incoming returns process. With TRIPS Incoming, all tasks can be prioritized to capture the maximum amount of service level based revenue.

## **TRIPS® OUTGOING**

TRIPS Outgoing automates all phases of the outgoing return item process. As a fully integrated and image based solution, it seamlessly works with TRIPS Exceptions to facilitate the latest workflows required by Image Exchange. When available all necessary routing information is carried forward with the items from X9 files for automated handling. If no X9 information is available, outgoing items can be image captured or have data transferred directly from TRIPS Exceptions. Once the information is confirmed, paper or electronic (X9.37) cash letters are automatically generated by endpoint. As a fully integrated system, TRIPS Outgoing creates all posting entries, including G/L settlement, and sends “On-Us” / “By-Us” items directly into TRIPS Incoming, eliminating the need for additional handling.

## **TRIPS® WEB DIRECT**

TRIPS Web Direct provides a new Treasury Management revenue stream by providing your “enrolled” bank customers with new levels of self service. With TRIPS Web Direct, you can provide remote reporting, research, charge back decisioning, and review of incoming return item activity to your customers, all via the Web – same day! Enhanced event notification also alerts enrolled clients to “breaking events” and places the necessary information and items right on their own desktop computer for investigation and action. Customer decisions, data entry, correction requests, etc., are automatically amended to item records as your customer works them. Bank cut-off times can be administered to control production impacts and key items and customer activities can be monitored and reported each day.

## **TRIPS® LEGAL**

TRIPS® Legal brings the very latest technologies to the process of handling all court related inquiries and mandates. TRIPS Legal deploys multi-tiered Special Instructions, Rules and Governance tables and leading-edge workflow features never before seen deployed to these critical and time sensitive functions. You will experience unparalleled control by using our state of the art timeline and actions management capabilities originally established in our exclusive TRIPS UCM (Universal Case Management) solution. TRIPS Legal also provides configuration capabilities and workflow interview scripts that are easily deployed edited and updated. TRIPS Legal reshapes and fundamentally redesigns how banks look at the Legal Mandate fulfillment process while enhancing both customer service and employee satisfaction, while improving cost models for a long-overlooked area of the back office resolution process.