



Grow commercial deposits and increase fee revenue with the iMagio Lockbox Online service

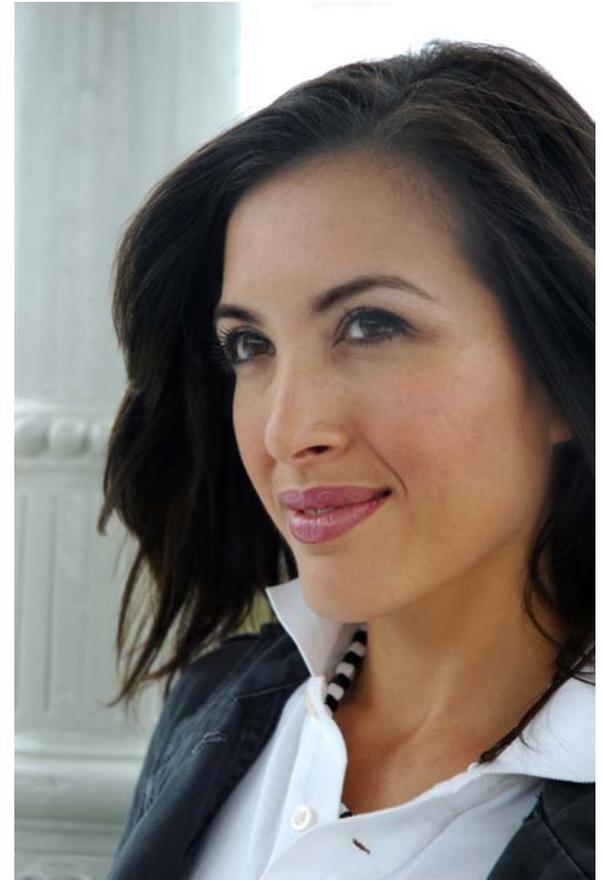
Think Outside the Lockbox™

iMagio Lockbox Online is an innovative solution that combines a bank's traditional lockbox service with a secure, online document viewing system that is customized for your client's particular office needs. Separate yourself from your competition by offering iMagio as a state-of-the-art document management solution for your commercial banking clients.

Using iMagio Lockbox Online, your customers can dramatically reduce processing time because they can work on the contents of their lockbox over the web immediately. Receivables processing can be shortened by up to a week. Customer service and processing accuracy increases, collection time drops, and office labor can be reduced.

Having records stored in a safe location means fast recovery from disaster, a benefit that's on everyone's mind these days. This all translates to bank profits and improved commercial banking customer retention.

iMagio Lockbox Online requires no investment in hardware, software, IT management, or other infrastructure (unless you need to buy a scanner, of course). You can be offering this service within 30 days of deciding to begin. All managed documents are stored in Critical Technologies' secure, redundant data centers, based in Oklahoma City and Dallas. Our customers include companies both large and small, who trust us to safeguard the information that they and *their* customers hold valuable.



Eliminate email, fax, and manual routing of lockbox documents and enjoy the benefits of instant access using iMagio Lockbox Online. Authorized employees—yours and your customers'—can search, retrieve, print, and route any document from a web browser. As a hosted service, you and your customers are freed from buying and managing additional expensive systems and networks.



Serious Benefits for Your Customers

With the digital imaging of lockbox content, your customers move beyond the basic handling benefit of having payments processed and deposited. With iMagio Lockbox Online, your customers:

- May intelligently retrieve payment information with content indexed by multiple relevant criteria;
- Never receive or store physical remittance materials, eliminating the overhead of filing and physical storage in the office or in an off-site facility;
- Can efficiently answer customer inquiries with just a few keystrokes, right at their desk; and
- Will experience reduced expenses, increasing profits and making them better bank customers.

The Modern Document Challenge

A modern business must create, receive, read, route, archive, and retrieve its business records safely, swiftly, and securely, irrespective of whether the content first appeared on paper or began life as a digital image or document.

Today's businesses are bombarded with letters, faxes, emails, memos, spreadsheets, Adobe® Acrobat® PDF files, ERM/COLD, word processing documents, slide-shows, spreadsheets, forms, etc. The duty to manage and distribute this document content effectively is no

longer solely a business necessity, it is a legal one. When deployed as a digital lockbox by your bank, iMagio affords modern businesses an immediate, cost-effective means of managing and routing information and of satisfying the growing list of legal document retention regulations, including HIPAA, Sarbanes-Oxley, federal electronic data regulations (SEC), and Gramm-Leach-Bliley, among others. The result? A happy, loyal commercial banking customer who brings more business to you.

See It, Try It, Like It—iMagio Lockbox Online!

Please permit us to present iMagio as a powerful new lockbox service. We can visit you in person or start with a webcast presentation and system demonstration. You'll be pleased to see how iMagio can help you grow commercial deposits and increase fee revenues, and how quickly this service can become a contributor to your bank's bottom line.



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