



SHARE

DRAFTS

Corporate One's share draft solution is flexible and powerful, allowing credit unions to provide their members personalized access to their funds and maximize back-office efficiencies. Offered through our TranzCapture platform, which also includes remote deposit capture services for consolidation of all item processing, members can process returns, count on robust reporting, and conveniently access same-day images in a seven-year archive. Members can also process corporate drafts through our solution.

## BENEFITS

- + Consolidate in-clearing.
- + Streamline check-processing operations, including reconciliation.
- + Increase back-office efficiencies.
- + Increase member satisfaction.

## FEATURES

- + Internet-based, single point of access to conduct all share draft work
- + High quality digital images are archived for seven years with several options for access:
  - Credit union staff can access images via the TranzCapture online member portal.
  - Credit unions' members can access images through internet banking and e-statements.
  - Image files may be downloaded by secure FTP.

## About TranzCapture

Corporate One uses TranzCapture LLC, a credit union service organization, as the platform for all its item processing services. TranzCapture streamlines work through its web-based platform that offers consolidated administration and processing.

## How Does it Work?

Users easily access TranzCapture through Members Only, Corporate One's online member portal, and conduct all share draft work from one consolidated platform. Corporate One share draft processing captures the details to minimize exceptions so that credit unions do not have to spend valuable resource time with ongoing research.

## GET STARTED

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## FEATURES CONT'D

- + Duplicate item detection is performed at the file and item level to reduce the risk of a credit union member paying for an item more than once.
- + Estimated settlement reports help your credit union by providing an advance view into the number and amount of items received throughout the day.
- + Corporate One performs adjustments resolution on the credit union's behalf, with next-business day credit/debit to the credit unions account.
- + Adjustments request can be submitted and tracked online.
- + Reject re-entry and repair of damaged share drafts before the credit union's posting file is transmitted.
- + Using our web-based account management system, your credit union can:
  - o Monitor daily settlement of share draft clearings, returns and adjustments.
  - o View electronic images of items.
  - o Process returns and adjustments manually or using host files.
  - o View the daily cleared item report for business drafts
- + Submit and receive transmission files.

## SAFETY

With any share draft processing program, continuity and security are integral components. Our business recovery program includes a redundant data storage system, a secondary off-site processing site, and a line of credit options to protect from overdrafts.

## CORPORATE DRAFTS

### FEATURES

A feature of corporate drafts is Positive Pay, a complimentary application available to our members who use our corporate drafts service, which allows them to reconcile corporate checking accounts. With Positive Pay, credit unions can:

- + Detect fraudulent checks at the point of presentment and prevent them from being paid.
- + Validate paid items once entered or uploaded into TranzCapture.
- + Identify any research items, including exceptions/forgeries.

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