

Calculate the value of Remote Deposit Capture with The RDC Calculators from RemoteDepositCapture.com

Remote Deposit Capture Calculators make it easy to quantify the value of RDC.

The RDC Calculators can:

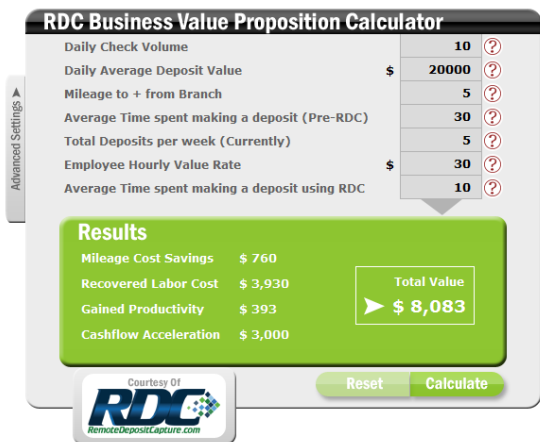
- Help customers determine the value RDC can create for them.
- Assist sales personnel to better explain and show the value of RDC.
- Drive sales of your RDC services.
- Calculate the per-client RDC Value for your financial institution.
- Quantify the total value RDC creates for your financial institution.

Remote Deposit Capture (RDC) has taken the financial services industry by storm. As one of the top technology priorities or initiatives at most financial institutions, RDC has been adopted faster than any other technology in the history of financial services. Strong demand, especially from business customers, has helped fuel the growth of RDC to over 450,000 locations at the end of 2008, and this number is expected to grow to millions of locations over the next few years. Still, many RDC providers are facing challenges convincing customers to sign up. The low hanging fruit is gone.

There is no question that RDC presents a great opportunity for most businesses and even consumers. However, as the industry moves beyond the easy sales opportunities to the broader market, a deeper understanding of the impacts of RDC and a better ability to quantify the benefits is needed. More often than not, the value of RDC is far greater than expected. The challenge lies in quantifying the value of RDC as the end result is different for every customer and for every bank.

There are two Remote Deposit Capture Value Proposition Calculators;

1. The [Business RDC Calculator](#): Determines the core value of RDC for a business, &
2. The [Bank RDC Calculator](#): Determines the core value of RDC for a financial institution, or determines the core value of a specific RDC client.



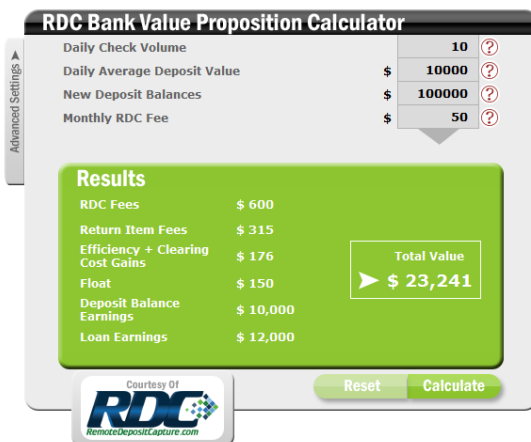
RDC Business Value Proposition Calculator

Daily Check Volume	10
Daily Average Deposit Value	\$ 20000
Mileage to + from Branch	5
Average Time spent making a deposit (Pre-RDC)	30
Total Deposits per week (Currently)	5
Employee Hourly Value Rate	\$ 30
Average Time spent making a deposit using RDC	10

Results

Mileage Cost Savings	\$ 760
Recovered Labor Cost	\$ 3,930
Gained Productivity	\$ 393
Cashflow Acceleration	\$ 3,000
Total Value	\$ 8,083

Reset Calculate



RDC Bank Value Proposition Calculator

Daily Check Volume	10
Daily Average Deposit Value	\$ 10000
New Deposit Balances	\$ 100000
Monthly RDC Fee	\$ 50

Results

RDC Fees	\$ 600
Return Item Fees	\$ 315
Efficiency + Clearing Cost Gains	\$ 176
Float	\$ 150
Deposit Balance Earnings	\$ 10,000
Loan Earnings	\$ 12,000
Total Value	\$ 23,241

Reset Calculate

Deployment & Delivery

Getting up and running with the RDC Calculators is easy. All RDC Calculators are hosted by RemoteDepositCapture.com. The RDC Calculators can be deployed / used in three ways:

1. Javascript Widget: Easily paste a short javascript widget code into your website.
2. Dedicated Link: You could have a link on your website which would take the site visitor to the dedicated web page for the calculator. Only the RDC Calculator, customized as you decide, will be displayed.
3. I-Frame: While this requires a small amount of action by your webmaster, an I-Frame would enable the RDC Calculator to appear as if it were a part of your website. The end-user would not see / know the calculator is being hosted by RemoteDepositCapture.com. Websites which utilize Google AdSense employ this same methodology; the Google ads appear as if they are a part of the website, but that specific section (where the ads appear) is actually hosted by Google. The RDC Calculators work in the same way.

Customization

Each Calculator may be customized in the following ways:

1. A customized url
2. A customized image in the "Courtesy of" box.
3. Custom text with hyperlinks (Basic HTML) to be included below the calculator.
4. Customized Advanced Settings – The RDC Calculators have 13 advanced settings which can be set to custom defaults. For example, Bank #1 may wish to have availability acceleration default to 1 day, Bank #2 may want that to be 1.5 days, and so forth. The end result of being able to customize not just the images and text but especially the core assumptions which power the calculator results in a truly unique calculator for every client.

RDC Bank Value Proposition Calculator
Changes will be saved until your web browser is closed.

Advanced Settings ▲

Business Calculation Variables	
Mileage cost per mile	\$ 0.585
Business (deposit) Days Per Year	252
Business Rate of Return	% 10.00
Availability Acceleration (days)	1.50
Time spent Preparing Bank Deposits (minutes per deposit)	10

Bank Calculation Variables	
Return items as % of volume	% 0.500
Return Item fee	\$ 25.00
Deposit Multiplier	2.00
Bank Loan Spread	% 6.00
Bank Float Spread	% 15.00
Bank Rate of Return	% 10.00
Clearing Cost reduction (per item)	\$ 0.050
Processing Efficiency Gains (per item)	\$ 0.020

Cancel Restore Defaults Update

Courtesy Of
RDC
RemoteDepositCapture.com

Pricing

For less than \$1 per day, the return on investment for the RDC Calculators can be simply amazing. Winning a single client like the one outlined in the calculator on this brochure will provide a positive ROI in less than 1 month.

The RDC Calculators are sold on an annual subscription basis as follows:

- Single Calculator Subscription (either the Business or the Bank RDC Calculator): \$349 per year.
- Double Calculator Subscription (includes both the Business & the Bank RDC Calculators): \$499 per year.
- Implementation / change fee of \$249 per subscription.