

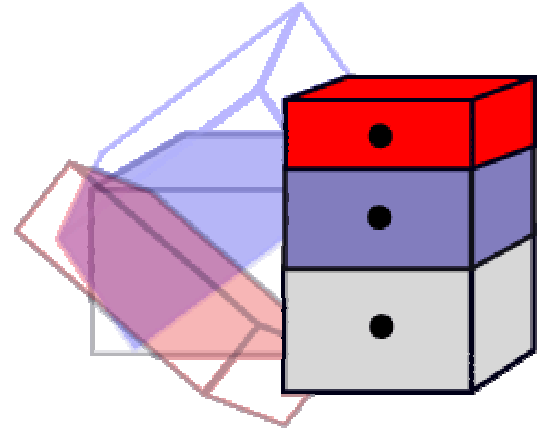


CENTRIX SOLUTIONS, INC.

Safe Deposit Box

Safe Deposit Box Processing and Administration

The Centrix Safe Deposit Box (SDB) system provides financial institutions with a cost-effective solution for safe deposit box processing and administration. SDB is a comprehensive system encompassing inventory management, billing, reporting and transaction processing.



Eliminate Manual Controls

SDB enhances customer service by making all information relative to safe deposit boxes available on-line. Staff members can use the SDB user interface program to access customer records, review billing information, and verify inventory. Some benefits of the Centrix Safe Deposit Box system are:

- Eliminates manual record keeping or spreadsheets
- System security to control access
- Automated inventory management
- Automated billing and customer notification
- Automated delinquency tracking and reporting
- Discount calculations
- Comprehensive suite of management reports

System Security

Using client server technology, financial institutions can administer safe deposit boxes centrally or at the branch level. Security parameters enable users to be defined with various levels of access, thus allowing branch personnel to access the system for customer service purposes, yet limit overall management and processing to a specific location.

Inventory Management

SDB streamlines safe deposit box inventory management – something that is critical, yet often handled in an inefficient, labor-intensive manner. Using SDB's on-line inventory system, institutions have an efficient and accurate method of managing safe deposit box inventory and can easily monitor availability levels. When boxes are rented, or if rental is discontinued, SDB automatically updates the inventory file to reflect this activity.

Continued on Reverse Side



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Streamline Notification, Fee Assessment and Collection

Users of SDB have found that efficiencies are gained by eliminating the manual process of billing and past due account management. To this end, SDB can accommodate both manual payments (billing notification) and automatic payment drafts.

If an account is set up for manual payments, customer notification is produced according to a billing cycle and forecast period. All billing information is recorded for past due management and reporting while the on-line payment utility enables payments and reversals to be applied real-time. SDB also provides an audit trail of recent transaction activity via an on-line payment log.

If an automatic payment is desired, both internal and external DDA / Savings accounts are supported. SDB will produce an ACH file to be processed via the institutions standard ACH procedures.

Discount Calculations

SDB also accommodates fee discounts in which the safe deposit box fee is either waived or reduced. This feature is controlled via discount parameters that are established by the administrator to define the various discount types and the respective discount percentage or amount. A discount type is then optionally selected when a safe deposit box is assigned to a customer.

Comprehensive Reporting

Quite often it is the comfort level of the users that proves fundamental in the success of any processing system, and providing detailed reports is integral to this. For this reason, SDB provides both hard copy and on-line access to a comprehensive suite of activity and management reports. The standard set of reports include:

- Account Balance Listing
- Anticipated Income Report
- Automatic Payment Account Listing
- Automatic Payment Report
- Customer Detail Report
- Customer Listing Report
- Individual Account Detail Report
- Maintenance Audit Report
- Past Due Report
- Payment Report
- Safe Deposit Box Detail Report
- Safe Deposit Box Listing Report
- Available Boxes Report
- Billing Statements

Centrix Conversion Services

If the current method of safe deposit box management is via spreadsheets or some other electronic system, Centrix Solutions can convert this information into the SDB system. An automated conversion will streamline the implementation and ensure data accuracy and integrity by eliminating extensive amounts of manual data entry.

For additional information please contact Brad Johnson at 402-488-3990 ext. 103 or email us at info@centrixsolutions.com.