



**Compare Lockbox Products**

FEATURES	First Southern Bank iLockbox Service	“Enhanced” Traditional Lockbox Service	Traditional Lockbox Service
Capture MICR from Checks	Yes	Yes	Yes
Capture OCR from Coupons	Yes	Yes	Sometimes
Produce Check and Coupon Images	Yes	Yes	NA
Produce Lockbox Deposit	Yes	Yes	Yes
Produce Daily Image, Deposit Detail and Summary Reports for Customer, by Account	Yes	Sometimes	NA
Produce Transaction File Customized to Customer’s A/R System, such as: <ul style="list-style-type: none"> <li>• TOPS</li> <li>• Yardi</li> <li>• QuickBooks</li> </ul>	Yes	Sometimes or Custom Coded	Sometimes or Custom Coded
Integrated Check and ACH Transaction Posting File	Yes	Sometimes	No
Online Company Maintenance	Yes	No	NA
Online Association Maintenance	Yes	No	NA
Online User Setup / Maintenance	Yes	No	NA
Online STOP Payments	Yes	No	NA
Online Customer ACH Debit Initiation	Yes	No	NA
Online No-Coupon Processing	Yes	No	NA
Online Coupon Creation	Yes	No	NA
24/7/365 Online Access to Data Details, Reports and Images	Yes	Sometimes	NA
Online Retention Capacity	7 years online or more	45-60 days online, 7 years offline at extra cost	NA