

> **USE THIS FORM TO...**

Provide account details for Lockbox set up. This form also is the agreement for the Lockbox services. Print your information clearly, in black or blue ink.

1 Lockbox Processing Agreement

This Lockbox Processing Agreement (the "Agreement") is made and entered into this ____ day of _____, 20 ____, ("Effective Date") by and between _____ ("Customer") and EverBank, a federal savings bank (the "Bank"). The Lockbox Processing services provided for in this agreement (the "Lockbox Services") allow persons wanting to make payments to Customer ("Payments") to send such Payments to the Bank for processing and deposit to Customer's Designated Account at the Bank.

1. **Agreement.** This Agreement sets forth the terms and conditions for the Bank's Lockbox Services, and incorporates and supplements the Business and Non-Personal Account Terms, Disclosure and Agreements applicable to Customer's deposit accounts with the Bank (the "Account Agreement"). If any discrepancy or inconsistency were determined to exist between the terms and conditions and other provisions of this Agreement and the Account Agreement, then this Agreement shall control with respect to the Lockbox Services, but only to the extent necessary to address the discrepancy or inconsistency. By signing (manually, electronically or otherwise) this Agreement or by using the Lockbox Services, Customer agrees that Customer (and Customer's heirs, successors, representatives, agents, beneficiaries and assigns) shall be bound by the terms of this Agreement together with any amendments thereto in effect from time to time. In the Bank's sole discretion, we may accept an Agreement that Customer has signed and sent to us by telefacsimile, electronic mail or other electronic means. If Customer does send us the Agreement by fax, electronic mail or other electronic means, Customer agrees that we may rely on it and that it is binding on Customer even if Customer does not deliver the original signed Agreement to us.
2. **Pricing.** The Lockbox Services shall be subject to the Bank's Lockbox Pricing Schedule as described in Exhibit A attached hereto, as may be amended from time to time by the Bank with such notice to Customer as is required by law.
3. **The Lockbox Services.**
 - a. Upon the Bank's approval of Customer's request for the Lockbox Services, and Customer's completion of the steps necessary to establish Customer on the EverBank Image Lockbox website, the Bank will provide to Customer the Lockbox Services described in this Agreement.
 - b. So that Customer may receive the Lockbox Services, the Bank shall establish a post office box on behalf of Customer ("Customer's Post Office Box") with the following address:

P.O. Box	City	State	ZIP
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- c. Customer must designate below the account at the Bank to which Customer wants Payments deposited through the Lockbox Service (the "Designated Account"). Customer may change the choice of Designated Account only in writing delivered to the Bank, and any such change may take effect only after the Bank has received the written notice of change and had a reasonable opportunity to process it.
Designated Account to which Customer wants Payments deposited: _____
- d. Customer will direct the persons submitting Payments to Customer through the Lockbox Service to include a "Payment Coupon" with the Payment. At a minimum, the Payment Coupon must follow provided specifications noted in Exhibit B. To ensure the Payment Coupon is compatible with the Bank's Lockbox Processing System, Customer must submit a form Payment Coupon to Bank for review and approval prior to use.
- e. The Bank will access Customer's Post Office Box only on the Bank's Business Days, meaning Monday through Friday but excluding any federal holidays. Customer agrees that all Payments received by the Bank's Lockbox Processing System from the Post Office Box prior to 11:00 a.m. (Eastern) on a Business Day will be processed on same date as received. All Payments received by the Bank's Lockbox Processing System after 11:00 a.m. (Eastern) or on a non-Business Day, may be held and processed on next Business Day basis.

1 Lockbox Processing Agreement (continued)

- f. **Payments Deposited.** Bank will process Payments in accordance with the Standard Remittance Processing Specifications included in the Remittance Processing section at the end of this Agreement and as set forth in this Section 3.f. Payment(s) falling into the following categories will be deposited in the Designated Account in the following manner:
- i. **Payments Generally.** Payments received with Payment Coupons will be deposited into the Customer's Designated Account, subject to this Section 3.f.
 - ii. **Payments without a Coupon.** Payments received without a valid or properly completed Payment Coupon will be displayed for Customer's review on EverBank Image Lockbox website. If Customer completes the virtual payment coupon form on the EverBank Image Lockbox website before the normal processing time of 11:00 a.m. (Eastern) the Payment will be deposited into the Designated Account on that day. Payments for which Customer does not timely complete the virtual payment coupon shall not be deposited.
 - iii. **Discrepancies in Amount.**
 - a) If the numerical and written amounts stated on any Payment are not the same, the numerical or written amount that corresponds to an amount stated on the Payment Coupon enclosed with the Payment, if applicable, will be the amount deposited. If the amounts stated on the Payment do not correspond to the amount stated on the Payment Coupon, or if no amount is stated on the Payment Coupon, the Payment will be treated as if it was presented without a Payment Coupon as provided above.
 - b) If the numerical and written amounts on any Payment are the same but do not correspond to an amount on the Payment Coupon enclosed with each Payment, the amount reflected on the Payment will be deposited.
 - iv. **Missing Date.** The Bank is not responsible for reviewing the date(s) on any Payment and may process the Payment in accordance with this Agreement without liability to Customer.
 - v. **Payee Review.** The Bank shall verify the payee on any Payment(s) equalling or exceeding \$50,000. Bank is not responsible for verifying the payee on any Payment(s) less than \$50,000 and will process the Payment in accordance with this Agreement regardless of the named payee or lack thereof.
 - vi. **Foreign Checks.** Checks drawn on a foreign bank or in a currency other than the United States dollars may, in Bank's sole discretion, be rejected or deposited in Customer's Designated Account.
- g. **Payments Not Deposited.** Unless otherwise requested by Customer in writing and agreed to by Bank, Bank will not deposit any Payments described in this Section 3.g and will process such Payment in the following manner:
- i. **Payors on Stop Payment File.** Bank will not deposit Payments that are received from any payor that is named in Customer's Stop Payment file. Customer agrees to maintain its Stop Payment file identifying Payments that cannot be deposited via the EverBank Image Lockbox website. Any Payments not deposited under this Section 3.g.i shall be returned to Customer by U.S. mail or other common carrier.
 - ii. **Payment without a Coupon.** Payments received without a valid Payment Coupon will be displayed for Customer's review on EverBank Image Lockbox website. If Customer fails to complete the virtual payment coupon form on the EverBank Image Lockbox website before the normal processing time of 11:00 a.m. (Eastern) the Payment will not be deposited.
 - iii. **Indeterminable Amount.** If the Bank cannot determine a Payment amount, the Bank shall return such Payment to Customer by U.S. mail or other common carrier.
 - iv. **Cash.** If cash is sent to the Lockbox, the cash will be forwarded to the Customer by first class mail.
 - v. **Alterations.** If the Bank in its sole judgment determines that any Payment has been altered, the Bank shall forward such Payment to the Customer by mail. Bank will use industry-standard methods and commercially reasonable efforts to detect alterations and prevent deposits of altered Payments. Except in the case of Bank's gross negligence or willful misconduct, Bank shall have no liability whatsoever, for depositing Payments containing an alteration of any kind.
 - vi. **Restrictive Notifications.** Checks bearing restrictive legends or notations, such as "Paid in Full," shall be returned to Customer by mail and will not be deposited.
- h. Customer agrees to visit EverBank Image Lockbox website daily in order to acquire Customer's daily payment file. Customer agrees to save each payment file on Customer's computer desk-top and then to interface the payment into Customer's A/R system daily.
- i. Customer is responsible for reviewing all Lockbox Processing Reports that are available each day on EverBank Image Lockbox website.

1 Lockbox Processing Agreement (continued)

- j. Customer is responsible for performing its own payment processing inquiries as provided by EverBank Image Lockbox website.
- k. Customer is responsible for assigning Customer User access and authority levels for the EverBank Image Lockbox website. Customer is responsible for any actions taken in the EverBank Image Lockbox website by any Customer User.
- l. Customer is responsible for maintaining confidentiality of all payment information that can be accessed via EverBank Image Lockbox website.
- m. Customer agrees to maintain access to an Internet service provider for the purpose of accessing EverBank Image Lockbox website.
- n. Customer agrees to report to the Bank any errors or other problems involving the Lockbox Services by calling the Bank at the Lockbox Services number provided to Customer, within 24 hours of identifying the error or other problem.
- o. The Bank will make reasonable efforts to correct any errors that Customer reports to the Bank and will make any necessary information available to Customer in order for Customer to complete the processing of the payment to Customer's A/R system. In the event Customer fails to report any error to the Bank within 24 hours after such error is reflected in Customer's statements available on the EverBank Image Lockbox website, the Bank shall have no liability to Customer if the Bank is unable to correct the error due to Customer's delay.
- p. If the Bank is unable to correct any material processing problem in a timely manner, Customer may terminate this Agreement immediately.

4. Term and Termination.

- a. This Agreement shall become effective when signed by Customer and accepted by the Bank (the "Effective Date"). Customer may terminate this Agreement at any time by providing the Bank written notice of such termination 30 days in advance date of termination. Bank may terminate this Agreement at any time, for any reason, in its sole discretion with or without notice to Customer.
 - b. Termination of this Agreement shall not affect any of Bank's rights or Customer's obligations with respect to Lockbox Services provided prior to such termination.
5. **Non-Assignment.** Customer's rights under this Agreement may not be transferred by operation of law or otherwise, without the Bank's prior consent or as required by law. The Bank may assign this Agreement and its related rights and obligations at any time and without prior notice to Customer or Customer's consent, except as may be required by law.
6. **Waiver.** Any waiver or delay by the Bank in enforcing any provisions of this Agreement shall not affect Bank's rights with respect to any other transaction or modify the terms of this Agreement.
7. **Amendments.** The Bank may change any term of this Agreement at any time without advance notice to Customer except as such notice may be required by law.
8. **Binding Agreement:** This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors and assigns. This Agreement is not for the benefit of any other person, and no other person shall have any right against Bank or Customer hereunder.
9. **Headings.** Headings are used for reference purposes only and shall not be deemed a part of this agreement.
10. **Severability.** In the event that any provisions of this Agreement shall be determined to be invalid, illegal or unenforceable to any extent, the remainder of this Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.
11. **Governing Law.** This Agreement is governed by and subject to applicable federal laws and, to the extent not preempted by federal law, the laws of the State of Florida, without regard to conflicts of laws principles.
12. **Entire Agreement.** This Agreement (including any Schedules and Exhibits attached hereto), together with the Account Agreement, is the complete and exclusive statement of the agreement between the Bank and Customer with respect to the subject matter hereof and supersedes any prior agreement(s) between the Bank and Customer with respect to such subject matter. In the event performance of the services provided herein in accordance with the terms of the Agreement would result in a violation of any present or future statute, regulation or government policy to which the Bank is subject, then this Agreement shall be deemed amended to the extent necessary to comply with such statute, regulation or policy, and the Bank shall incur no liability to Customer as a result of such violation or amendment. No course of dealing between the Bank and Customer will constitute a modification of the Agreement or an agreement between the Bank and Customer regardless of whatever practices and procedures the Bank and Customer may use.

1 Lockbox Processing Agreement (continued)

13. **Arbitration of Disputes.** Any claim, dispute, or controversy (“Claim”) by the Bank or Customer against the other, or against the employees, agents, or assigns of the other, arising from or relating in any way to this Agreement, including Claims regarding the applicability of this arbitration provision or the enforceability of any part of this Agreement, shall be resolved by binding arbitration by the National Arbitration Forum (NAF) in accordance with NAF procedures in effect when the Claim is filed. For a copy of NAF’s procedures, or to file a Claim, or for other information, contact NAF at any NAF office, at www.arbforum.com, or at P.O. Box 50191, Minneapolis, Minnesota 55405, telephone 800.474.2371. The Bank will not invoke its right to arbitrate any individual Claim that Customer chooses to bring to small claims court or the equivalent court of the state in which Customer resides, if any, so long as the Claim is pending only in that court and does not exceed \$5,000.

The Lockbox Services involve interstate commerce, and this arbitration agreement shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1–16 (the “FAA”). Any arbitration hearing at which Customer appear will take place in the federal judicial district in which Customer resides. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, shall honor applicable statutes of limitations, and shall honor claims of privilege recognized as law. If requested by any party, the arbitrator shall write an opinion containing the reasons for the award. The arbitrator’s decision will be final and binding except for any appeal rights under the FAA, or if the amount in controversy exceeds \$100,000. Any party may appeal the award within 30 days to a three-arbitrator panel, which shall review the award de novo. The costs of such an appeal shall be borne by the appealing party regardless of the outcome. Judgment upon any award by the arbitrator may be enforced in any court having jurisdiction.

Nothing in this Agreement shall be construed to prevent any party’s use of (or advancement of any claims, defenses, or offsets in) bankruptcy or repossession, replevin, judicial foreclosure, or any other prejudgment or provisional remedy relating to any collateral, security, or property interests for contractual debts now or hereafter owed by either party to the other under this Agreement. This arbitration provision applies to all Claims now in existence or that may arise in the future. This arbitration provision shall survive termination of this Agreement as well as voluntary payment in full by Customer, any legal proceedings by the Bank to collect a debt owed by Customer, and any bankruptcy of Customer.

IN THE ABSENCE OF THIS ARBITRATION PROVISION, CUSTOMER AND THE BANK MAY OTHERWISE HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE CLAIMS THROUGH A COURT AND TO HAVE A JURY TRIAL, AND/OR TO PARTICIPATE OR BE REPRESENTED IN LITIGATION FILED IN COURT BY OTHERS. HOWEVER, EXCEPT AS OTHERWISE PROVIDED ABOVE, THIS ARBITRATION PROVISION REQUIRES THAT ALL CLAIMS BE RESOLVED THROUGH ARBITRATION. APPLICABLE ARBITRATION RULES MAY LIMIT PRE-HEARING DISCOVERY RIGHTS AND POST-HEARING APPEAL RIGHTS. NEITHER CUSTOMER NOR THE BANK SHALL BE ENTITLED TO JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER OF THE BANK’S CUSTOMERS, OR ARBITRATE ANY CLAIMS AS REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY.

Exhibit A Wholesale

Monthly Maintenance	\$ 250.00
P.O. Box Rental Monthly Fee	10.00
Per Item Processed	0.55
Monthly File Transmission	325.00

Retail

Monthly Maintenance	\$ 325.00
P.O. Box Rental Monthly Fee	10.00
Per Item Processed	0.55
Per Item Non-Processed	0.25
Monthly File Transmission	200.00




Remittance Processing

**Standardized Specifications
Exclusively for Fidelity
Remittance Processing Clients**

Standard Form Specifications – 8.5” x 11”



2

 **1** Check here and see reverse for address correction.

4 Amount Enclosed \$ 



5


COMPANY
3 PO BOX 0000 - 8.5 POINT STANDARD
CITY ST 00000-0000


6

000000000060000 0915053000 00006000090000000000 00005000 20000000000 2

- 1. Address Correction Box** – .25" clear zone required on 4 sides. Allow enough white space inside the box. Box must be no less than .2 width and height. Frame no less than 3 point.

Preprint Drop Out Ink: Preprint is preferred usage. Box only required for preprint (PMS offset printing). A preprinted screen of 15% or less with a 3 point frame is required. Percentage may vary based on hue density. Pre-testing and approval is required from Fidelity Remittance Processing before job runs live. A light pink color is preferred, as blue and colors containing black are more difficult to drop out, but the following PANTONE® colors (see figures 1 & 2, pages 5 & 6) should drop out under many threshold/sensitivity

settings. Due to variations in image camera setup, paper and printing variations, results may fluctuate—please contact Fidelity for color selection approval before your printer proceeds with the production run. Fidelity Remittance Processing requires a preprint test run minimum of 500 pieces before total preprint run is ordered. Lasering during testing is recommended. Final sign-off of preprint percentage values will occur following test verification. The type “Check here and see reverse ...” can be preprint or lasered in black.

Lasered Drop Out Ink: A lasered box is normally used with multi-page bills or bills requiring multiple versions. Lasered boxes will reduce the amount of preprint paper versions and associated costs while adding flexibility to the form. Lasered screen boxes range between 5% and 9% ink value. A 3 point frame is required. Percentage values vary by site location and equipment. Pre-testing is required on lockbox equipment before job runs live. Site locations for Remittance and Document Processing, along with what laser equipment job is to run on, is to be submitted to Fidelity Design prior to any and all form redesigns.

- 2. Perf Line** – Position at the lower third of the page to fold on perf. Y = 7.332" from top of page or 3.666" from bottom. Remittance Stub Dimensions: 8.5"w x 3.666"h. Fold on perf is preferred.

- 3. Remittance Address** – Based on Fidelity standard #9 right window envelope.

Envelope: 8.875"w x 3.875"h (8 7/8"w x 3 7/8"h)
Right window: 3.25"w x 1.25"h (3 1/4"w x 1 1/4"h)

Type: All upper case, sans serif font, no punctuation, two spaces between the state and ZIP+4 code. Standard size: 8.5 point. Maximum size: 9 point type. Standard 2 points leading (space between lines).

8.5 point type - 3 line address + POSTNET barcode + PLANET barcode. 34 character field maximum.

9 point type - 3 line address + POSTNET barcode + PLANET barcode. 32 character field maximum.

- 4. Amount Enclosed Box*** – Refer to the Fidelity lockbox guidelines for additional information. The dollar sign (\$) and decimal point must be preprinted in solid black and have a single vertical bar. Italics are not recommended. Allow at least .125" space between the dollar sign and the border of the box. A minimum of .25" clear zone on the top and bottom of the white boxes are required. Box border, if any, should not have rounded corners. Preprinted drop out ink is preferred for the box. The verbiage, “Dollars” and “Cents” is not mandatory for lockbox equipment and can be eliminated based on client preference. (Refer to “Pantone Colors for ICR”, figures 1 & 2, pages 5 & 6.)

*Preprint example**

Amount Enclosed



Lasered Drop Out Ink: A lasered box is normally used with multi-page bills or bills requiring multiple versions. The dollar sign (\$) and decimal point must be lasered in solid black and have a single vertical bar. Italics are not recommended. Allow at least .125" space between the dollar sign and the border of the box. A minimum of .25" clear zone on the top and bottom of the white boxes are required. Box border, if any, should not have rounded corners. Lasered boxes will reduce the amount of preprint paper versions and associated costs while adding flexibility to the form. Lasered screen boxes range between 5% and 9% ink value. Percentage values vary by site location and equipment. Possible loss of readability for “Dollars” and “Cents” may occur. When lasering drop out ink areas, “Dollars” and “Cents” is to be omitted to alleviate the non-readability of the type. Pre-testing is required on lockbox equipment before job runs live. Site locations for Remittance and Document Processing along with laser equipment job is to run on is to be submitted to Fidelity Design prior to any and all form redesigns.

*Lasered example**

Amount Enclosed



See figure 3a & 3b for box diagram and specifications.

**Percentage values shown above for red and black drop out boxes are shown darker for PDF viewing purposes only and is not intended for reproduction.*

- 5. 2D Code** – 2D (two dimensional) symbologies are extremely dense codes that look like a crossword puzzle or a honeycomb-like matrix that encrypts and stores data. A .29" square with 1/4" (.25") clearance top, right, bottom and left is required. Position from left edge of page to left edge of 2D Code is 1/4" (.25"). Baseline of code sits 5/8" (.625") from bottom of page.

NOTE: 2D Code position shown is based on a portrait format. For landscape, or dual landscape and portrait format usage, contact Fidelity for additional requirements.

6. OCR Scan Line

The preferred font for Remit Processing is OCR-A extended, size: 12 pt. (10 CPI-Characters Per Inch). Other fonts can be accommodated, but please consult with Fidelity if you are not using OCR-A. Any "New" customers (not currently processed in the Fidelity remit network), should use OCR-A. Existing remit network clients requiring form redesigns must adhere to prior existing specifications.

- A clear band of .5" across the entire page width is required, front and back. Be sure not to print backer information within this area. Note: If you provide areas for your customer to write in the payment amount or address changes, position these fields away from the OCR scan line area.
- A 12 pt. font holds 70 characters maximum. The OCR baseline must be no more than 1/4" from the bottom edge of the page. If the OCR line is any higher, it will show through the driving window of the #10 standard envelope.
- Use multiple check digits in the OCR scan line. If Fidelity can perform a check-digit calculation on the entire scan line and component fields it will reduce the possibility of capturing incorrect data through misreads or keying errors. At a minimum, check digits should be calculated for the account number and the entire scan line. It is recommended that the weighting factor in the check digit routine be reversed for the calculation on the scan line and the account number. For example, use a weighting scheme of 2-1-2-1 on the account number, and 1-2-1-2 for the scan line. This further reduces the possibility of capturing incorrect data. Placing check digits in the scan line does not mean that the check digit must be in your account file. These digits can be stripped off from the file that is transmitted to the client.
- All fields contained in the scan line should be duplicated elsewhere on the document and clearly labeled so that an operator can easily correct or key fields if necessary.
- If possible, use all numeric values in the scan line. Alpha characters are acceptable but the read rate is better for an all-numeric scan line.

For samples of a very simple IBM MOD 10 Check Digit routine and a more complex MOD 11 routine see *figures 4a & b, pages 9 & 10*.

Non-standard positioning:

- If the remittance document is part of a larger invoice, make sure the perforated edge is away from the scan line and positioned on the top of the remittance document or on the left side.
- The OCR scan line can be positioned anywhere on the remittance stub providing a .5" clear band is allocated across the entire page width. Non-standards would require a custom converted envelope or a single window outbound envelope. The Fidelity standard double window envelope may not apply. Verification of positioning is determined in coordination of outbound and remittance envelopes.

Paper Weight – 24lb. white laser compatible paper works best for high-speed document and remittance processing.

REMITTANCE COUPON LOCATION

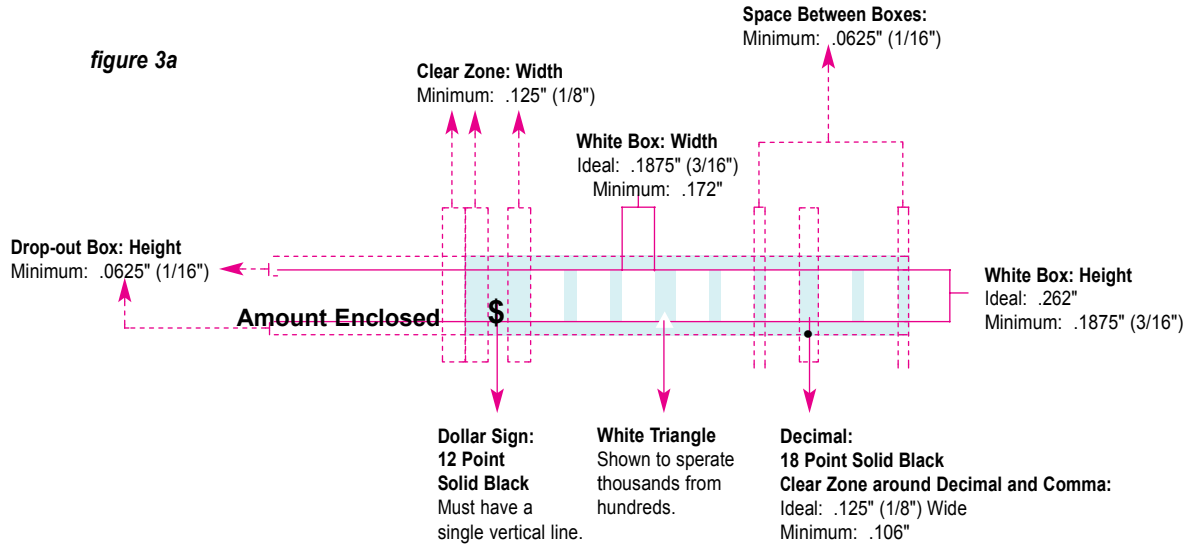
- STANDARD:** FIDELITY' standard positioning for a remittance coupon is the bottom 1/3 of an 8 1/2" x 11" form. This positioning enables the form to be easily ripped along the perf line — located on the fold — and eliminates cause for exception mail processing. Positioning the remittance coupon at the bottom of the form provides a smooth clean edge for OCR scan reads on Fidelity remittance processing equipment.
- NON-STANDARD:** Position of the remittance coupon at the top of the form. Non-standards must always fold on the perf to avoid tears on the remittance coupon. Tears and rips on the remittance coupon will interfere with the readability of the OCR scan line when processing through remittance equipment, increasing exception mail processing. A minimum of 500 test samples is required for testing prior to job running live.

figure 2

PANTONE® Pastels			PANTONE® (standard)	
0131 U	9200 U	9400 U	Yellow U	600 U
	9201 U	9440 U		601 U
9020 U	9202 U	9460 U	100 U	602 U
9021 U		9480 U	101 U	603 U
9022 U	9220 U	9500 U	102 U	614 U
9023 U	9221 U	9520 U	106 U	
9040 U	9240 U	9521 U	107 U	
9041 U	9241 U	9522 U	113 U	
9042 U	9260 U	9540 U	120 U	
9043 U	9261 U	9541 U	1205 U	
9060 U	9280 U	9560 U	1215 U	
9061 U	9281 U	9580 U	127 U	
9062 U	9282 U	9581 U	134 U	
9063 U			1345 U	
9080 U	9300 U	9600 U	148 U	
9081 U	9320 U	9601 U	155 U	
	9321 U			
9100 U	9340 U		372 U	
9101 U	9341 U		379 U	
9120 U	9360 U		386 U	
9121 U	9380 U		393 U	
9122 U			3935 U	
9140 U			394 U	
9141 U			3945 U	
9142 U			395 U	
9160 U			3955 U	
9161 U				
9162 U				
9180 U				
9181 U				
9182 U				

Diagram clearance specifications for Preprint and Lasered Drop-out Boxes.

figure 3a



Alternate Acceptable Examples:

- Text set up for "Amount Enclosed"
- Comma can be shown as a white triangle

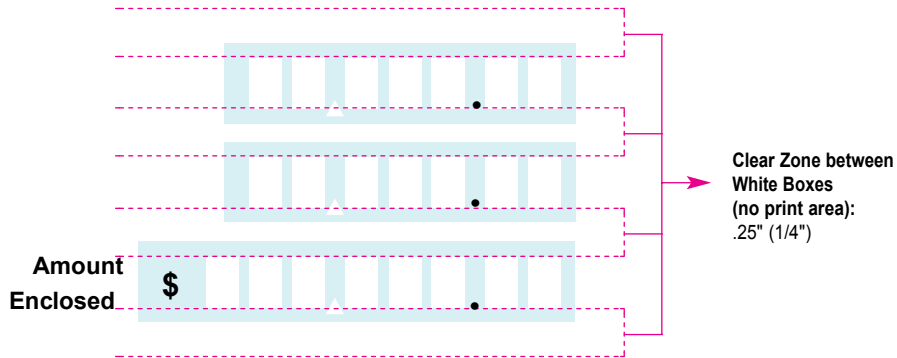


Decimal Places:

To help the user position the amount correctly, it is recommended that you produce a wider separator bar between the dollars and cents, and print a scannable decimal point within it.

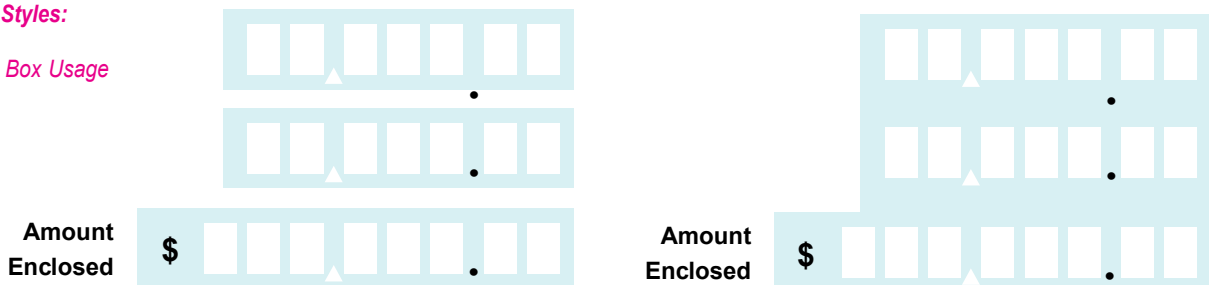
Thousands Separators:

To separate thousands from hundreds for the user's benefit, it is recommended that you use a wider separator bar with a "cut out" triangle, as shown to the left. Do not print commas in scannable print, because they may be read as digits.



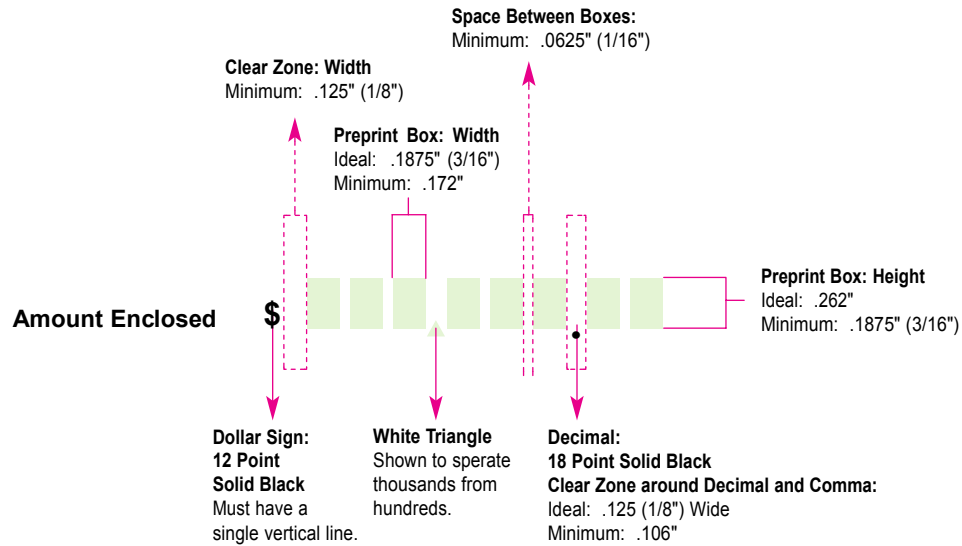
Acceptable Design Styles:

Multiple Box Usage



This design version is for preprinted boxes only.

figure 3b



Alternate Acceptable Examples:

- Text set up for "Amount Enclosed"
- Comma can be shown as a preprint triangle



Decimal Places:

To help the user position the amount correctly, it is recommended that you produce a wider separator bar between the dollars and cents, and print a scannable decimal point within it.

Thousands Separators:

To separate thousands from hundreds for the user's benefit, it is recommended that you use a wider separator bar with a "cut out" triangle, as shown to the left. Do not print commas in scannable print, because they may be read as digits.

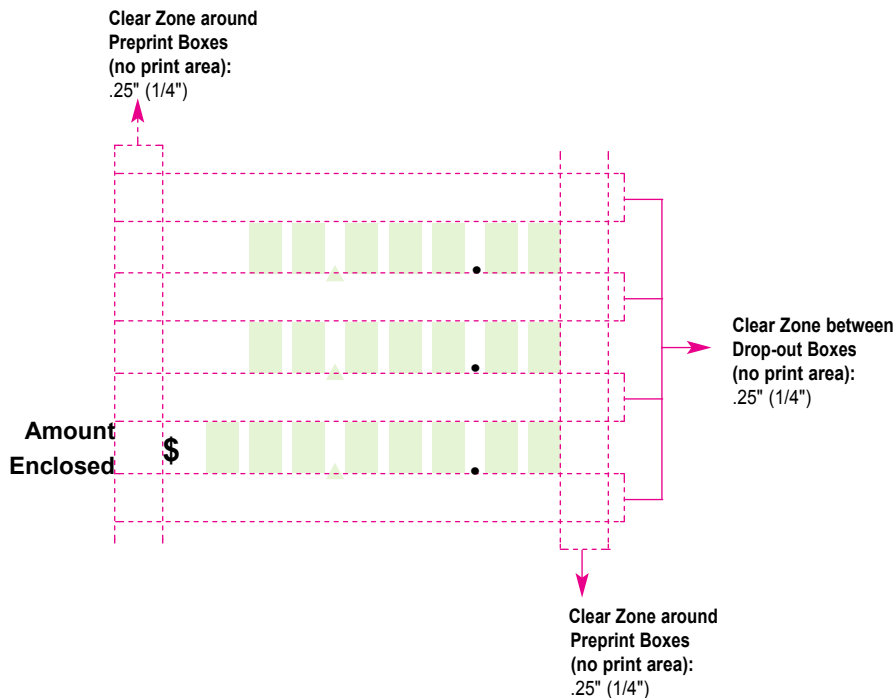


figure 4a
Alpha Character Conversion

Alpha characters are converted to a numeric value by assigning 1 through 26 to each letter in the alphabet, or by using the scheme outlined in the table below. The check digit would then be calculated on the numeric value.

Numeric Value	Alpha Value		
1	A	J	S
2	B	K	T
3	C	L	U
4	D	M	V
5	E	N	W
6	F	O	X
7	G	P	Y
8	H	Q	Z
9	I	R	

Example:

The field **A999B999C999** would be converted to **199929993999** for check digit calculation.

Standard IBM MOD 10, Simple, Check Digit Routine

1. Weights are applied left to right (alternate values of 2 and 1)
2. Spaces are ignored (no weight applied)
3. Multiply the weighted digit by the applied weight value
4. Add any double-digit results before adding the sum of the entire field or line ("add the carry" method)
5. Add the results of the multiplication to produce the sum
6. Divide the sum by 10
7. Subtract the remainder from 10
8. The result of the subtraction is the check digit

Example for the field "0123456789"

Test Field	0	1	2	3	4	5	6	7	8	9
Weights	2	1	2	1	2	1	2	1	2	1
Result	0	1	4	3	8	5	12	7	16	9
Add the Carry					(value 12) 1 + 2 = 3				(value 16) 1 + 6 = 7	
Result	0	1	4	3	8	5	3	7	7	9
Add the line	0 + 1 + 4 + 3 + 8 + 5 + 3 + 7 + 7 + 9 = 47									
Divide result	47 / 10 = 4, Remainder = 7 (i.e. 47 MOD 10 = 7)									
Subtract Remainder	10 - 7 = 3									
Check Digit Value	3									

figure 4b

1. Weights are applied left to right (alternate values of 3, 7, and 1)
2. Spaces are ignored (no weight applied)
3. Multiply the weighted digit by the applied weight value
4. Add the results of the multiplication to produce the sum
5. Divide the sum by 11
6. Subtract the remainder from 11
7. The result of the subtraction is the check digit

Example for the field "0123456789"

Test Field	0	1	2	3	4	5	6	7	8	9
Weights	3	7	1	3	7	1	3	7	1	3
	<hr/>									
Result	0	7	2	9	28	5	18	49	8	27
Add the line	$0 + 7 + 2 + 9 + 28 + 5 + 18 + 49 + 8 + 27 = 153$									
Divide result	$153 / 11 = 13, \text{ Remainder} = 10$									
Subtract Remainder*	$11 - 10 = 1$									
Check Digit Value	1									

*If a remainder of 1 is subtracted from 11 ($11 - 1 = 10$), yielding a result of 10, the check digit is a zero.

9.875" (9 7/8") from top of page to start of clearance area.

10.125" (10 1/8") from top of page to top of 2D barcode.

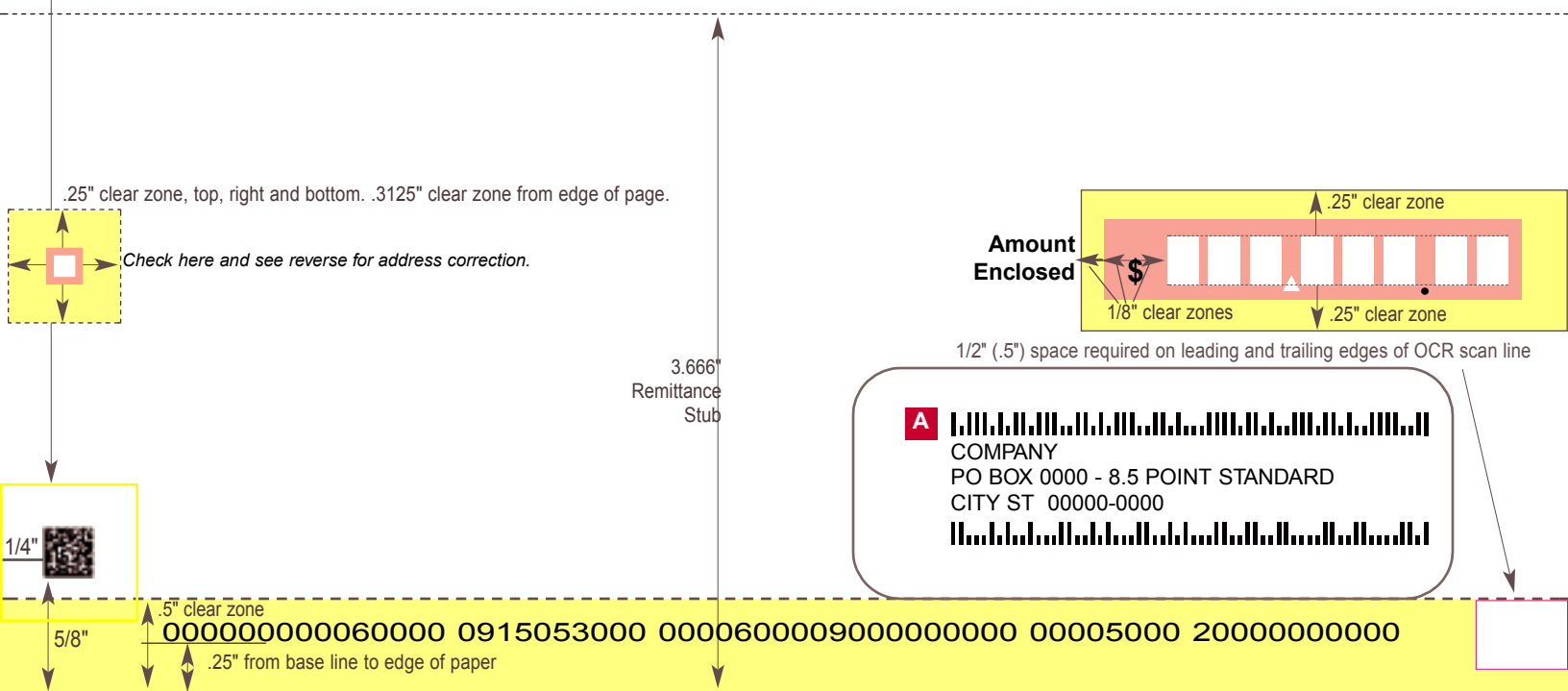
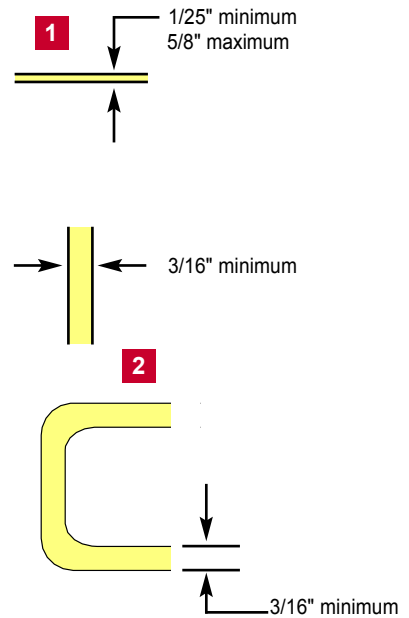
**USPS Postal Regulations
Required Clear Zone for Window Envelopes**

1. Minimum vertical spacing between address block and barcode.
2. Minimum horizontal and vertical spacing between address block, barcode and other printing to window or label edges. Clearance required on all four sides of the window, and when tap tested left, bottom and right.

Window clear zone shown below for #9 remittance window envelope.

A Data Position tap test right in a Fidelity #9 Standard CRE

Do Not Measure Off Printed PDF.
Contact Fidelity Design for acetate template.



■ **ACH (Automated Clearing House)**

A computer-based clearing and settlement facility for the interchange of electronic debits and credits among financial institutions. Basically acts as an intermediary that clears transactions through two or more financial institutions, similar to the Federal Reserve System.

■ **BAI**

Bank Administration Institute is the leading professional organization devoted exclusively to improving the performance of financial services companies through strategic research and information, education and training. BAI provides a comprehensive range of end-to-end solutions to address strategic and operational problems facing financial services organizations.

■ **BAI Standards**

The quality standards that many third-party providers and banks are held to in providing cash management services such as lockbox. Each year, BAI surveys third-party providers and financial institutions regarding their quality of processing for several cash management services. The survey averages often become the “de facto” quality standards for the coming year.

■ **Bank Routing Number**

The first nine digits that appear across the bottom of a personal check; they identify the financial institution.

■ **Batch**

The accumulation of captured (sale) transactions waiting to be settled. Multiple batches may be settled throughout the day.

■ **Batch Processing**

A type of data processing and data communications transmission in which related transactions are grouped together and transmitted for processing, usually by the same computer and under the same application.

■ **Bill Payment Service Provider (BPSP)**

A financial institution or non-financial entity acting as an intermediary between the biller and consumer for the exchange of electronic bill payment information.

■ **Bill Service Provider (BSP)**

An agent of the biller that provides an electronic bill presentment and payment service for the biller.

■ **Biller**

A company or organization that sends a bill or statement to a consumer, usually requesting payment for a product or service.

■ **Biller Direct**

One of four models of Electronic Bill Presentment and Payment (EBPP). A biller establishes an electronic billing capability on its own Web site and provides its consumers with their billing information and the capability to make payments directly from the site. Other models include: Thick Consolidator, Thin Consolidator and Customer Consolidation.

■ **Call Center**

A functional area within an organization or an outsourced, separate facility that exists solely to answer inbound or place outbound telephone calls; usually a sophisticated voice operations center that provides a full range of high-volume, inbound or outbound call-handling services, including customer support, operator services, directory assistance, multilingual customer support, credit services, card services, inbound and outbound telemarketing, interactive voice response and Web-based services.

■ **Capture**

Converting the authorization amount into a billable transaction record within a batch. Transactions cannot be captured unless previously authorized and the goods or services have been shipped or transmitted to the consumer.

■ **Capture Date**

The date on which a transaction is processed by an acquirer.

■ **CAR**

Courtesy Amount Recognition is the technology that reads and recognizes the handwritten or typed courtesy (numeric) amount on checks.

■ **Check-and-list Payments**

Payments received from bill consolidators, home banking systems and/or insurance companies that contain a paper listing of multiple payers and one check.

■ **Check-only Payments**

Payments received without a remittance coupon or payment document.

■ **Consolidator**

A Bill Service Provider (BSP) that consolidates bills from other BSPs or billers and delivers them for presentment to the customer service provider. Also referred to as a Bill Consolidator.

■ **Customer Consolidation**

One of four models of Electronic Bill Presentment and Payment (EBPP). Bill content and payment instructions and/or a payment mechanism is sent to the customer via email. Other models include: Biller Direct, Thick Consolidator and Thin Consolidator.

■ **Customer Transactions**

Outbound invoices, statements and bills from clients to their customers and inbound payments received from customers to clients.

■ **Cycle Billing**

The preparation of monthly cardholder statements by group (cycle) for the purpose of evenly distributing the workload and receipt of cardholder payments.

■ Data Encryption

The scrambling of sensitive information, such as account numbers or access codes, to prevent unauthorized use. The Data Encryption Standard (DES), the encryption format adopted by the financial industry, requires that information scrambling take place in a computer or terminal before transmission.

■ Direct Payment

A method of collection used in the ACH network for certain claims, generally those that are repeated over a period of time, under which the debtor gives the originator a standing authorization to debit his or her account.

■ Document Processing Solutions

The delivery of business-critical information to consumers or business-to-business customers by drawing data from disparate sources. The composed documents may contain billing data, customer service information, marketing messages or other types of content. Fidelity clients manage this process through i-View! tools, which empower them to control this critical information flow to customers.

■ Dunning Letter Service

Service that distributes "Dunning" or collection letters to customers that have paid for clients' services with NSF (Non Sufficiently Funded) checks.

■ E-Cash

Electronic cash is a payment mechanism designed for the Internet. It is electronic money that can be passed along from person to person like cash. It is anonymous like cash, and has value immediately – it's cash, not a promise to pay later.

■ E-Check

The electronic equivalent of a paper check.

■ Electronic Banking

A form of banking in which funds are transferred through an exchange of electronic signals between financial institutions, rather than an exchange of cash, checks or other negotiable instruments.

■ Electronic Bill Delivery

A bill delivery system offered by Visa Interactive that allows banks to send consumers their bills through their personal computers or via telephone lines. This system now allows consumers to transfer funds through their bank to the billing agent itself.

■ Electronic Bill Payment (E-pay)

An alternative to paper checks for paying bills. Consumers can use PCs, telephones, screen phones or ATMs to send electronic instructions to their bank or bill payment provider to withdraw funds from their accounts and pay merchants. Payments may be made either electronically or by a paper check issued by the bill payment provider.

■ Electronic Bill Presentment and Payment (EBPP)

The process by which companies bill customers and receive payments electronically over the Internet.

There are two types of presentment models:

- Direct model: a biller delivers the bill to customers via its own Web site, or via a third party's site.
- Consolidator model: bills from multiple billers are delivered to a single Web site, to be presented in aggregate to the consumer for viewing and payment.

■ Electronic Check AcceptanceSM (ECA[®])

A system which captures banking information off a paper check and converts it into an electronic item processed through the Automated Clearing House network. With ECA, checks are processed similarly to credit cards, and the paper check is returned to the consumer at the point of sale.

■ Electronic Commerce (E-commerce)

The transacting of business electronically rather than via paper.

■ Electronic Data Interchange (EDI)

The electronic communication of business transactions; specifically the exchange of trade-related documents, such as purchase orders, invoices and corporate Electronic Funds Transfer (EFTs) in a standard format. With EDI, electronically transmitted data replaces paper documents in the business accounts receivable cycle.

■ Electronic Financial Services (EFS)

Financial services that are provided via electronic delivery channels (e.g. PCs, telephones, screen phones and ATMs). These services may be transaction and/or information oriented and may be provided by bank and non-bank providers.

■ Electronic Funds Transfer (EFT)

A transfer of funds between accounts by electronic means rather than conventional paper-based payment methods. EFT is any financial transaction originating from a telephone or electronic terminal, or from a computer or magnetic tape.

■ Electronic Statement Presentment (ESP)

The process by which companies bill customers over the Internet.

■ Enveloping

A process whereby documents of the same type or purpose are grouped together, bound and sent to the same destination into an electronic envelope. This is done by an electronic data interchange management software function.

■ Extranet

A Web site that links businesses to consumers, suppliers, etc., for electronic commerce. These sites usually provide more consumer-specific information than public sites and may have security devices such as passwords for a user to gain access to more sensitive information.

■ Financial EDI

Electronic exchange of payments, payment information or financially related documents in standard formats between business partners.

■ Host(ing)

An Internet Service Provider (ISP) that stores Web sites on a server. ISPs generally charge a monthly fee to “host” a Web site.

■ HTML

Hypertext Markup Language is the set of markup symbols or codes inserted in a file intended for display on a Web browser page. The markup tells the Web browser how to display a Web page’s words and images for the user.

■ ICR

Intelligent Character Recognition is the technology that reads and recognizes text on a document (e.g., check, payment coupon, etc).

■ Internet Bill Delivery and Payment (IBDP)

An Internet-based service that securely and reliably delivers richly formatted bills, statements, invoices, notices and associated advertising to any online consumer or business, and returns payment, remittance instructions and related information to the biller and/or designated payee.

■ Internet Check AcceptanceSM

A payment system that allows consumers to enter their checking information online; electronic items are created and processed through the Automated Clearing House network.

■ Internet Service Provider (ISP)

A company that provides a connection to the Internet. Service providers sell access to the network. Services offered differ between ISPs.

■ LAR

Legal Amount Recognition is the technology that reads and recognizes the handwritten or typed legal (written) amount on checks.

■ Matched Payments

Payments that equal the amount due. The amount due can be either a minimum payment amount or a total balance due (e.g., in the case of a credit card account). This term is typically used in retail lockbox processing. Also known as “full payments.”

■ MICR

Magnetic Ink Character Recognition is the technology that uses high-speed magnetic and/or optical recognition equipment to recognize magnetic ink printed characters. Usually associated with reading, routing, transit and demand information from checks.

■ MICR Number Method

A check authorization procedure which uses the bank routing/transit numbers, checking account numbers and check number encoded along the bottom of the check.

■ National Automated Clearing House Association (NACHA)

The national association that establishes the standards, rules and procedures that enable depository financial institutions to exchange ACH payments on a national basis.

■ Non-Bank

In a payment system, a financial institution not offering retail banking services.

■ OCR

Optical Character Recognition is the technology by which characters and symbols imprinted in non-reflective ink are optically read by remittance processing workstations. The OCR system reads characters by detecting differences in the reflected light from the document as it passes through the processing workstations. These differences are interpreted by OCR electronics, converted to a binary code, and transferred to the system processor. This term is usually associated with retail lockbox processing.

■ Operating Rules

Rules and business practices meant to increase consistency and interoperability among the various financial service providers that will interact with each other and end-users. Examples of operating rules include:

- Authorization procedures
- Settlement timing requirements
- Audit and accounting rules
- Credit limits

■ Originator

A financial institution that initiates a wire transfer or automated clearing house (ACH) payment.

■ Outsourcing

The procuring of services or products from an outside supplier or manufacturer in order to cut costs.

■ Payment System

A set of instructions and procedures used for the transfer of ownership and settlement of obligations arising from the exchange of goods and services.

■ **PDF**

Portable Document Format is a file format that has captured all the elements of a printed document as an electronic image that you can view, navigate, print, or forward to someone else. PDF files are created using Adobe Acrobat, Acrobat Capture, or similar products. To view and use the files, you will need Adobe Acrobat Reader, which you can easily download for free at www.adobe.com/products/acrobat/readermain.html. Once you've downloaded the Reader, it will start automatically whenever you want to look at a PDF file.

■ **Remittance Information**

Information required by the biller to post customer bill payments effectively.

■ **Remittance Processing**

A collection and processing service provided to clients by third-party providers, such as Fidelity or a bank. These providers collect payments from a dedicated postal box, to which clients have directed customers to send payment. To minimize mail, collection and availability float, remittance providers make several mail pick-ups per day, process the payments immediately, deposit the funds and provide information to update clients' receivables.

■ **Remittance Processing Service**

An electronic routing and settlement service that accepts previously captured and authorized payment transactions from members for delivery to other financial institutions.

■ **Retail Lockbox**

A collection and processing service provided to clients by third-party providers, such as Fidelity or a bank. These providers collect business-to-corporate (B2C) payments from a dedicated postal box to which clients have directed customers to send payment. (See Remittance Processing.) The payment stream is typically low dollar and high volume, with a high incidence of OCR scannable coupons and bar-coded return envelopes.

■ **Settlement**

As the sales transaction value moves from the merchant to the acquiring bank to the issuer, each party buys and sells the sales ticket. Settlement is what occurs when the acquiring bank and the issuer exchange data or funds during that function.

■ **Telephone Bill Payment**

A service that permits a customer to pay bills electronically. The customer gives a corporation the authority to debit his or her account for a specific amount or within a specified range of amounts.

■ **Thick Consolidator**

One of four models of Electronic Bill Presentment and Payment (EBPP). The biller sends all of its billing data to a central service provider that consolidates electronic bills from different billers so that the consumer has a single site of access for viewing billing information and making payments electronically. Other models include: Biller Direct, Thin Consolidator and Customer Consolidation.

■ **Thin Consolidator**

One of four models of Electronic Bill Presentment and Payment (EBPP). The biller sends summary billing data to a central service provider that consolidates electronic bills from different billers so that the customer has a single site of access for viewing billing information and making payments electronically. The customer may access full billing data through the billers Web site. Other models include: Biller Direct, Thick Consolidator and Customer Consolidation.

■ **Transaction**

Any event that causes a change in an organization's financial position or net worth, resulting from normal activity. Advance of funds, purchase of goods at a retailer or when a borrower activates a revolving line of credit. Activities affecting a deposit account, carried out at the request of the account owner. One example of a transaction is the process that takes place when a cardholder makes a purchase with a credit card.

■ **Unmatched Payments**

Payments that differ from the amount due. The amount due can be either a minimum payment amount or a total balance due (e.g., a credit card account). This term is typically used in retail lockbox processing. Also known as "partial payments" or "unequal payments."

■ **USPS**

United States Postal Service

■ **Wholesale Lockbox**

A collection and processing service provided to clients by third-party providers, such as Fidelity or a bank. These providers collect business-to-business (B2B) payments from a dedicated postal box to which clients have directed their customers to send payment. (See Remittance Processing.) The payment stream is typically high dollar and low volume, with a high incidence of non-standard invoices and check-only payments.

■ **Whole-tail Lockbox**

A collection and processing service provided to clients by third-party providers, such as Fidelity or a bank. These providers collect business-to-business (B2B) payments from a dedicated postal box, to which clients direct their customers to send payment. (See Remittance Processing, Wholesale Lockbox and Retail Lockbox.) This service is designed for customers who have higher-dollar receivables and a lower volume of payments than typical of traditional "retail lockbox." Payments are usually accompanied by a standard invoice that contains OCR scannable data. Property management and leasing industries typically have payment characteristics that fall into this category.

■ **XML**

Extensible Markup Language, allows the author to extend and customize basic HTML formatting by creating proprietary tags and text behaviors. XML is meant to emphasize intelligent and logical formatting within technical documents in order to streamline searching and categorizing, and to ensure total cross-browser compatibility.