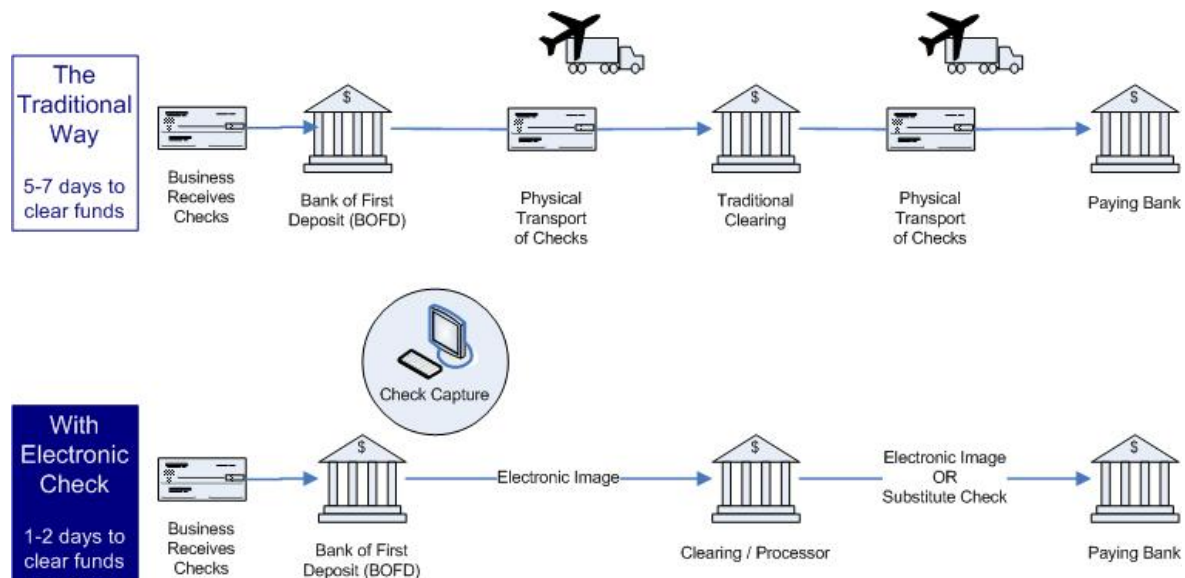


WHAT IS REMOTE DEPOSIT CAPTURE?

Remote Deposit Capture – Remote Deposit Capture (RDC) involves the conversion of physical paper checks to electronic data, enabling them to be transported, cleared and deposited electronically. The Check Clearing for the 21st Century Act (Check 21) which became effective in the US on October 28th, 2004 was a catalyst for the adoption of RDC. Check 21 authorizes the creation of substitute checks from images of the front and back of an original paper check. Check 21 also enables U.S. banks to unilaterally choose to convert all paper checks to electronic data and provide substitute checks or IRDs to those banks and customers who have not agreed to accept the electronic records or images of the original paper checks. Check 21 enables the elimination of many costly check processing steps and facilitates the development of improvements to back office check handling operations.

How it works – To be able to deposit checks electronically, you must have a check scanner as well as Remote Deposit software. You scan a check using the software and a digital version of the check is sent through the bank clearing system. The physical check does not need to be processed any further through the check clearing system as it has been electronically captured. With Remote Deposit Capture (RDC), businesses gain access to funds from check deposits sooner and they save time and money by handling check deposits on site, avoiding trips to the bank. As a result, RDC is one of the fastest growing payment methods in America today.

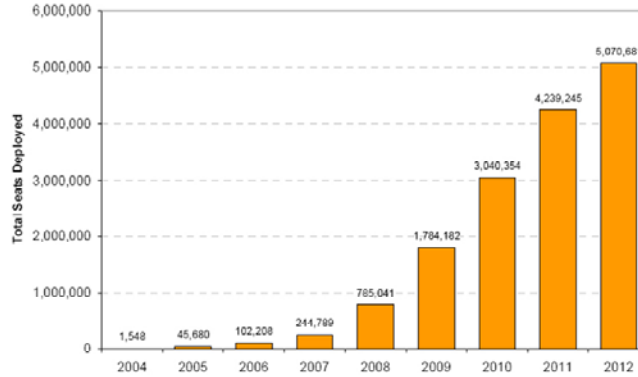
This has created the opportunity to deliver a product with a clear value proposition to an untapped market: American small business. RDM's Simply DepositSM is designed to make Remote Deposit Capture easy to adopt, easy to use and easy to maintain. It is the perfect RDC product for small business. RDM has also created an ISO program that is very profitable. RDM's RDC products enable ISOs to build loyalty and broaden valuable long term relationships with merchants.



The Remote Deposit Capture Market

- **Factors influencing increased RDC adoption:**
 - Declining check volume
 - Increasing unit costs for paper processing
 - Increased transportation costs
 - Competitive pressure
 - Image Exchange

RDC Adoption Forecast

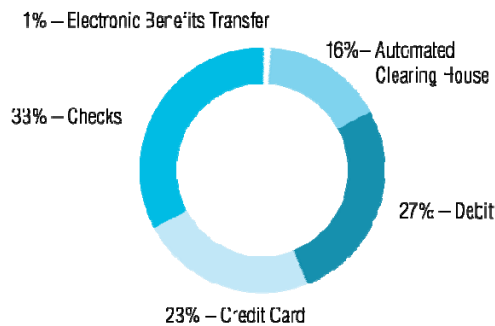


Source: Celent

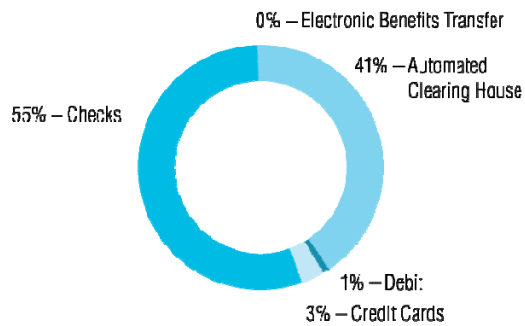
Checks are still No. 1

- 33 billion checks written in the USA in 2006
- \$41 trillion of payments were made by check
- Largest market share of all non-cash transactions
- #1 payment method for B2B transactions

U.S. Non-Cash Payments – 2006 (% of transactions)



Value of Non-Cash Payments – 2006 (% of US\$ Value)



Source: Federal Reserve Payments Study, December 2007