

# Time is money...automate now!

## About Jaguar Software

Jaguar Software is committed to developing and delivering check imaging systems that exceed our customer's expectations.

Our ability to provide the very best software products is accomplished by listening, understanding, and designing solutions that fit the needs of our customers.



## Make it safe & easy with ePM

### ePM Benefits

- State-of-the-art online receivables processing.
- Automate daily accounts receivables -updates directly to your accounting system.
- No capital investment.
- Easy-to-use, web-based system.
- Multiple levels of access and security.
- Reduce your payment processing time and expense.
- Web-based reporting tools and transaction search capabilities.
- ePM is available as an option in Jaguar's Payment Processing System

## Ask about Jaguar's other software products.

- webATM
- ATM Deposit Automation
- POD - Check21
- Branch Capture
- All FRB Interfaces
- Merchant Capture
- Lockbox/Remittance
- MyBankDeposit
- CheckArchive
- Custom Industry Applications

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# ePM

electronic Payments Manager



**Consolidate all  
of your consumer  
electronic payment and  
receivables information  
into a single source.**

ePM from Jaguar Software provides your organization a web-based receivables processing system that allows you to more efficiently receive and process online payment activities ("Bill Pay Checks"). It's easy to use with multiple levels of access and security, web-based reporting tools and transaction search capabilities. ePM consolidates all of your electronic payment information from numerous payment processors into a single usable source.

# ePM electronic Payments Manager Online Receivables Processing

**SIMPLIFY ONLINE PAYMENT PROCESSING AND  
GAIN FASTER ACCESS TO YOUR FUNDS.**

Ever wonder exactly how online bill payment systems work? For the 20-25% of Americans who prefer to pay their bills through their bank's online bill payment service, most payments are routed electronically to the intended biller within 1-2 days. However, thousands of billers still receive 'online bill pay checks' several days later, without any remittance coupon, requiring manual posting.

ePM eliminates the paper checks by concentrating all payments electronically from the various banks and processors. Funding is received via ACH credit within 1-2 business days from the day the consumer keys their payment into their banks website. ePM also creates an automated accounts receivables file that is uploaded to your accounting system eliminating manual data entry. This posting file can be delivered via email each morning.

The funding for this file is available at the opening of business on the same day. ePM's online reporting tool provides daily detailed transaction information, research, and reporting. Biller's can also make account corrections on behalf of their customers.

With 88% of consumers ages 18 to 24 and 93% of consumers ages 25 to 35 using online banking at a financial institution, this payment channel will continue to experience growth due to ease of use, convenience, security, and no cost for the consumer. ePM requires no capital investment or budget allocations, we can quickly help your organization deal with all of your online bill payer transactions from multiple processors. With automated daily accounts receivables updates sent to your accounting system, you'll significantly reduce your administrative time and expense.

**ePM is seamless, secure, and cost-effectively  
works for any size organization.**

