



OnWe® Network

The OnWe Network is a low-cost image cash letter clearing and settlement service that is owned and operated by a correspondent institution to facilitate direct clearing of items drawn between their respondent institutions. The OnWe Network executes virtual item sort, financial settlement processing and reporting for all forward, receipt and return item cash letters processed for the correspondent's customers. The Network processes all files in compliance with the current industry formats and ECCHO image exchange rules.

During the forward cash letter process, items that can be settled directly among institutions within an OnWe Network Community are sorted from each institution's cash letter. Remaining forward "OnThem" items are then routed for clearing as defined by the OnWe host.

The Network also serves as the single point of receipt for image cash letters presented to OnWe member institutions. The inclearing process delivers separate cash letters to each institution's inbound folder for OnWe direct exchange items and inbound cash letters received from other clearing channels, including the Federal Reserve.

OnWe Network Community Hosts services include:

- OnWe Exchange
- Image Cash Letter Acceptance
- Inbound Cash Letter Delivery
- Online Image Returns & Adjustments
- Settlement

Enables
Better
Clearing

- Streamlined transmission of ICL files between institutions
- Lower cost for customer institutions
- Eliminate the need for additional settlement relationships
- Protect current settlement relationships
- Add new customers

Call: 316-267-3200 menu option 2 Email: info@juniperpayments.com