



Simplify Check Processing & Improve Cash Flow

OSG Lockbox Solutions – Seamlessly Integrated within OSG JourneyConnect®

Accelerate Check Processing for Faster Access to Funds

OSG Lockbox solutions help businesses streamline paper check processing, reducing delays and improving cash flow. Seamlessly integrated into the **OSG JourneyConnect Payments** solution, our Lockbox services centralize and automate check processing—whether handling mailed paper checks or converting online banking checks into electronic receivables—for efficiency, security, and speed.

Traditional Lockbox

A fully managed solution for businesses handling large check volumes.

- **Faster Funding** – Reduce processing time and accelerate deposits.
- **Secure Check Processing** – Industry-standard image formats ensure secure data transmission to your bank.
- **Bank Agnostic** – Maintain flexibility to change banking or credit union partners at your discretion.
- **Fraud Protection** – Accelerated return item notifications reduce risk.
- **Centralized Payment View** – Consolidate bill pay checks and personal checks into one platform.
- **Flexible Processing Rules** – Customizable payment files and same-day exception handling.
- **Compliance-Ready** – SOC 1 Type II and HIPAA compliant.

eLockbox

Convert online banking paper checks into electronic receivables for faster, cost-effective processing.

- **Faster Payments** – Next-day ACH deposits instead of traditional 5-7 day processing.
- **Simplified Account Management** – Automated routing and correction capabilities.
- **Improved Accuracy** – 98% conversion rate for error-free posting.
- **Cost Savings** – More efficient than manual processing or traditional lockbox services.

Why OSG Lockbox?

- **Reduce costs** associated with check processing
- **Accelerate availability** of funds
- **Enhance data visibility** and reporting
- **Strengthen security** with advanced compliance measures
- **Provide customers** with payment flexibility
- **White-label, reseller program options**

Seamlessly integrated within OSG JourneyConnect, OSG Lockbox solutions help businesses process paper checks faster—getting funds where they need to be, when they need to be there.

Let's streamline your payments. Contact us today!

