The Clearing House’s Check Image Exchange (SVPCO) provides a reliable, scalable, network with the ability to transport images efficiently where they need to go, including to the Federal Reserve and Endpoint Exchange-connected financial institutions.

When your financial institution needs to move check images with speed and efficiency, consider this network, which allows participants to exchange with partners on a peer-to-peer basis. It’s safe, reliable, and utility-priced.

Year after year, system uptime is near 100% and customer satisfaction scores are exceptionally high.

### Fully Automated Settlement
- Integrated settlement improves efficiency and reduces risk to Participants
- 12:00 PM and 4:00 PM ET – intraday availability
- Accelerated presentment and returns:
  - Same day presentment on most items
  - Later exchange participation – extended processing window
  - No premium pricing
- Real-time net and bilateral settlement position reporting
- Banks can select own ledger cutoff times

### Pricing
- Same pricing for forward and return items with no courtesy file fees
- Low per item fee for forward items ($0.001)
- Fixed annual fee for receive items. The flat rate helps with expense management

### Value-Added Online Adjustments
Recent updates enhance functionality and add new adjustment and return reason codes

### SVPCO Portal
- SVPCOVView provides one convenient interface for transmission, reporting and settlement
- Easy to access and navigate
- Web-based reporting and audit controls
- Messaging capability

Implementation is expertly managed and we’re ready to get started when you are. For more information, contact info@theclearinghouse.org.