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Paperless Office Maturity Model

	LEVEL 1 **Paper-Based**	LEVEL 2 **Image Back - up**	LEVEL 3 **Automated Work Flow**	LEVEL 4 **E-Enabled**	LEVEL 5 **Paper-Free**
Credit Analysis	Full Paper	Paper with Imaging	Online	Online with Scoring	Predictive Modeling
Invoicing	Full Paper	Paper w/ Imaging	Imaging w/ EDI	Minimal Paper	Fully Electronic
Payment Automation	Manual Processing	Manual Processing with Credit Card Terminal	Lock Box and Virtual Credit Card Processing	Semi Automated	Fully Automated
Collections	Full Paper	Aging	Interactive Aging	Collection Strategy Driven by Software	Automated Dunning, Strategy Driven Collections
Remittance/ Posting	Full Paper Remittance	Lock Box Processing	Lock Box Processing w/ File	Automated Cash Processing	Automated Cash Processing w/ OCR
Dispute Resolution	Full Paper	Paper w/ Imaging	Remittance Downloaded	Remittance Downloaded w/ Chargeback Software	Remittance Auto Disputed
Reporting	Full Paper Reporting	Manual	Automated	Automated/Integrated	Fully Integrated and Real Time

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