

### Branch Deposits

#### Streamline Retail Deposits at the Back Counter, Teller and ATM



By spreading check processing work more evenly across the day, you can eliminate peak staffing and deadline challenges. Achieve a stronger competitive service advantage by extending branch hours and improving funds availability for your customers.

Thousands of financial institutions are capturing check images in their branches, eliminating expensive courier contracts and paper-intensive processing delays. The resulting efficiencies have created significant cost savings, streamlined processing and positively impacted funds availability.

Branch Deposits also provides more accurate and timely responses to customer service inquiries. Minimize check handling and potential posting errors, and address the many risks and business challenges of retail deposit processing.

#### Branch Deposits

Branch Deposits from Fiserv provides web-based tools to capture high volumes of check images in the back office of your branches. Imagine image capture being as simple as an operator scanning checks or sophisticated enough to facilitate capture, item correction, batch and deposit balancing and image quality control. These functions can be performed in-house or outsourced through Fiserv. No matter how you deploy capture technologies today, we offer the flexibility to support your current needs and the scalability to grow with your remote deposit capture strategy.

#### Advantages of Branch Deposits

Branch Deposits improves both operational efficiency and the customer experience. It streamlines check processing while reducing operating expenses and courier costs.

#### Easy to Install, Easy to Use

Branch Deposits gives you complete flexibility, based on transaction volume, to determine when deposits are scanned, stored and transmitted to your central operations or a Fiserv center for downstream processing. All that is required at the branch is a check image scanner and a computer with access to your intranet. Fiserv provides three options when implementing branch capture.

#### Capture Only

- A basic batch capture solution with interactive qualitative analysis (IQA) and rescan support
- Teller captures a batch and addresses image quality problems
- No amount keying, code line corrections or balancing



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](http://fiserv.com) to learn more.

### Capture and Correct

- Teller captures a batch and addresses image quality problems
- Corrects item amounts and balances to batch total

### Capture and Balance

- Capture of batches of deposits
- Teller captures the batch and addresses IQA problems
- Interface to sort pattern logic for document identification
- Staff keys amounts and corrects code lines
- Balancing is performed at the batch or deposit level
- Support for adjustments, adds, moves and deletes

Duplicate detection protects against double-postings. Built-in monitoring allows management to review the progress of the daily capture operation for a group of branches or reference historical activity to research problems or handle customer inquiries.

### Complete Retail Deposit Solutions

In addition to Branch Deposits at the back counter, Fiserv offers other image capture solutions for retail deposits:

#### Teller Deposits

Provide image capture at the front counter, integrated with your existing teller application. Your tellers capture deposit images while the customer is present. Check data and images are used by your teller application to assist in processing the deposit and can be displayed as needed to assist the teller with transaction balancing. Teller Deposits from Fiserv supports

### Key Benefits

- Faster funds availability
- Accelerated processing
- More flexible transit deadlines
- Expedited exchange and posting
- Integration to image exchange options such as the Fiserv® Clearing Network

automated recognition of item amounts, image quality inspection and transmission of the verified transaction data and images to Fiserv or your central operations area for further processing.

### ATM Deposits

Using ATM Deposits from Fiserv, customers can make convenient, envelope-free deposits at your image-enabled ATMs. Minimize deposit errors and empty envelope fraud while reducing the need for advice notes with reduced exceptions and adjustments. The cost of servicing your ATM drops significantly by eliminating daily trips to pick up checks.

### Deposit Solutions: Proven Technology and Design

Branch Deposits is part of our Deposit Solutions suite of products designed to optimize all sources of deposit-gathering by leveraging a single, web-based platform across multiple touchpoints. These integrated solutions help you keep operations processing, maintenance, training, risk analysis and support under tighter control.

### Connect With Us

For more information about Branch Deposits, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [fiserv.com](http://fiserv.com).



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