

Payments Technology



Branch Back Counter Solution

With this solution, banks can eliminate check transportation costs, accelerate clearing, streamline operations and improve customer service by capturing check images and data in the branch.

Seize the Benefits of Remote Deposit Capture

Carreker's remote capture solution for branches offers significant benefits to your bank and your clients. Designed to capture check images and data behind the counter on a periodic basis, the bank can streamline check processing, extend branch hours and reduce transportation costs. At the same time, your customers receive improved funds availability, an extended deposit window and reduced posting errors.

Our back counter solution for bank branches can be installed and maintained at the branch, or delivered as a web-based application with easy Internet access. Both applications give the bank complete flexibility, based on transaction volumes, to determine when deposits are scanned, stored and transmitted to central operations for downstream processing.

These applications are part of Carreker's Source Capture Suite™, which also includes remote deposit capture solutions for corporate customers, ATMs, and multi-channel environments such as cash vaults and bank offices.

Source Capture Suite/Branch Capture

The Source Capture Suite/Branch Capture application is designed to capture batches of deposits accumulated during the business day. Installed on a standard PC in the branch,

Benefits

RETAIL OPERATIONS

Eliminates check transportation costs

Improves the deposit taking window

Reduces deposit errors

Improves customer satisfaction, retention

Reduces supply costs

Simplifies teller training

CHECK OPERATIONS

Accelerates processing

Facilitates earlier exchange and posting

Reduces proof requirements

Moves work to lower-cost areas

Eliminates or reduces proof/sorter equipment

Minimizes back office research problems

FRAUD MITIGATION

Improves fraud detection in branch operations

Reduces return item exposure

Minimizes risk of uncollectable items

Branch Back Counter Solution

Branch Capture works with an image scanner to capture check images and data, then transmit this information to central operations using the bank's standard secure communication connection. The application includes intelligent character recognition technology for automated capture of check amounts and Carreker's image quality assurance engine, which ensures that images sent to the bank are qualified for electronic clearing.

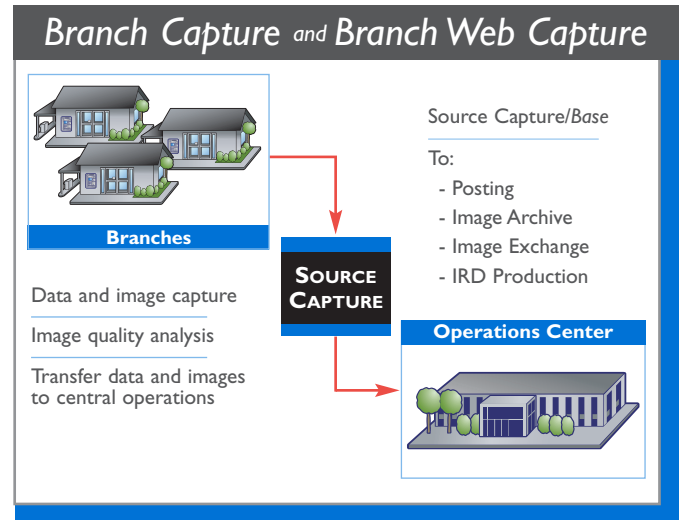
Source Capture Suite/Web Capture

Designed for banks with a large number of branches or a desire to simplify software distribution and maintenance, the Web Capture solution for behind the counter capture can be deployed at central operations and accessed by the branches via a Web browser. Using an image scanner and a PC, branch employees simply log on to the application to scan and transmit check images and data to central operations for downstream processing. As with our Branch Capture on-site solution, the capture process includes automated check amount capture and image quality assurance.

To maintain a high level of security, Web Capture supports two levels of authority at the branch — Approver and Limited User. A Limited User can capture and correct work and save deposits for review by an Approver. The Approver can perform the capture functions in addition to submitting the deposits to central operations. Additional Approver functions include the ability to define new user IDs and manage passwords.

Central Processing Solution

All Source Capture Suite applications are based on the same



THE BRANCH BACK COUNTER SOLUTION ENABLES THE BANK TO INCREASE EFFICIENCY AND REDUCE EXPENSES, WHILE IT ALLOWS BRANCHES TO IMPROVE CUSTOMER SERVICE, IMPROVE ACCURACY AND EXTEND THE DEPOSIT WINDOW

open architecture payments platform to provide fully integrated, scalable solutions. The Source Capture Suite/Base application resides at central operations, managing the receipt and consolidation of transactions. This application also manages downstream processing and distributes data and images to all required endpoints. These endpoints can include posting and the banks applications for image archive, image exchange and IRDs/substitute checks.