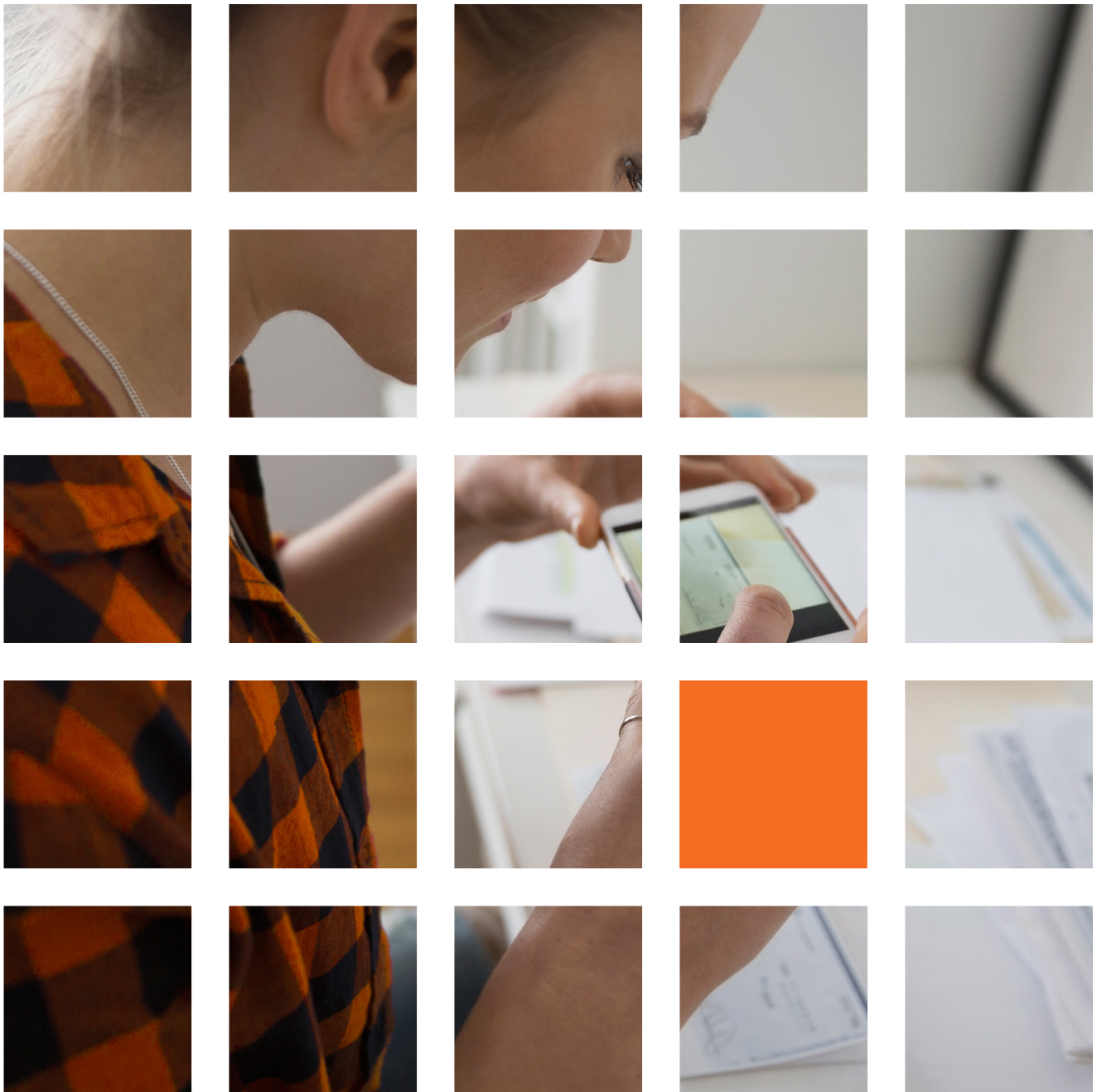


Solutions



Source Capture Solutions[®]

Capture Deposits Anywhere, Anytime With Our Flexible, Web-Based Solutions





Solutions

Remote deposit capture has rapidly transformed the relationships between financial institutions and their customers. Wherever there are checks, financial institutions can now reduce costs, streamline operations, mitigate fraud and escape geographic limitations with imaging. Both businesses and consumers can use remote deposits to eliminate branch runs, improve cash flow and simplify their banking relationships.



Source Capture Solutions from Fiserv offers maximum flexibility and proven performance for a successful remote deposit strategy. We deliver the precise image, data capture and security requirements for each capture site whether deposits are taken at the branch, ATM or received from a customer's business, home or mobile device.

In-House or Outsourced Options

Source Capture Solutions can be deployed individually or in combination, as in-house or outsourced/ASP solutions. Outsourcing can provide more cost-effective services that reduce capital expenditures and increase control of per-item costs as check volumes decline. Fiserv provides a single platform for deposit gathering, so you need only one way to efficiently manage check deposits.

Branch Deposits

Thousands of financial institutions are now converting checks to digital format in their branches so deposits can be cleared electronically. As a result, they have accelerated processing and improved funds availability for their customers.

Branch Source Capture™

Branch Source Capture from Fiserv streamlines the capture and balancing of check deposits at the back counter. The system accommodates a wide range of volume and processing scenarios, making it ideal for branches of any size. Balancing of items can be performed by your operational staff or at a Fiserv processing center.

This solution allows your branches to spread processing work more evenly across the day to reduce peak staffing and deadline challenges. At the same time, it minimizes check handling and posting errors as well as transportation costs. Branch Source Capture benefits your customers too, through the extension of branch hours, improved funds availability and faster, more accurate responses to service inquiries.

Teller Source Capture™

Teller Source Capture from Fiserv enables real-time balancing of deposits at the teller while the customer is present. It is fully integrated with your existing teller system to enhance both the customer and the teller experience. Using Teller Source Capture, your organization can improve fraud detection, minimize deposit errors and extend the deposit window, enhancing customer service and retention. Check processing and posting are streamlined and accelerated, while proof requirements, return item exposure and operational costs are significantly reduced. Your branch operations can achieve maximum efficiency by combining the Teller Source Capture and Branch Source Capture solutions.



ATM Source Capture™

ATM Source Capture from Fiserv allows your customers to make convenient, envelope-free deposits at your image-enabled ATMs. This accelerates processing, reduces back-office costs, and provides proof of deposit and balance information to customers immediately. The application enables an ATM to capture check images, determine check amounts, assess image quality, and transfer deposit images and related transaction data to your central processing site.

ATM Source Capture also minimizes deposit errors and empty envelope fraud, while reducing the need for advice notes because exceptions and adjustments are greatly reduced. Servicing costs are reduced since daily trips to pick up checks are no longer necessary.

Retail Deposits

Our remote deposit capture solutions enable your retail customers to make deposits at any time and from any location. This saves them time and money, and promotes greater use of online banking services.

Mobile Source Capture™

Mobile Source Capture from Fiserv turns a smartphone into a deposit-making device, providing your customers with unprecedented deposit convenience, helping them eliminate paperwork, improve cash flow, reduce fuel costs and save time. Through a downloadable application, the solution uses the phone's

camera to take a picture of the front and back of each check and submit the images electronically to your financial institution for processing, clearing, settlement and posting. With integration to Mobilti™ and Mobilti Business™ from Fiserv for mobile banking, Mobile Source Capture offers multiple opportunities for your customers to take advantage of remote deposit.

Consumers, home business owners, field employees and drivers who collect payments on their routes can use Mobile Deposit Capture to securely deposit checks anywhere, at any time. Checks can be deposited individually, as they are received, reducing the risk of loss or theft. The software includes fraud prevention features such as duplicate detection and code-line validation, while image quality assurance features ensure that check images are acceptable.

Commercial Deposits

Fiserv commercial deposit solutions allow you to accept business deposits anywhere—helping you compete more effectively in both existing and new markets. Your business customers will be attracted to the convenience, cost savings, expanded deposit windows and reduced environmental impact that these solutions deliver. And by eliminating geographic constraints, they can help you serve a larger market and augment your portfolio of treasury services.

Merchant Source Capture™

Merchant Source Capture from Fiserv offers your business customers the convenience and cost savings of making check deposits from office or store locations. Cost effective and easy to use, this solution enables your customers to scan multiple checks at one time and transmit check images and data directly to your financial institution for faster, more streamlined deposit processing. The only equipment they need is an image scanner and internet-ready computer.

Merchant Source Capture allows the capture of payment information, including names, invoice numbers and account numbers. It uses a virtual (image) endorsement, which eliminates the problems of ink maintenance for your customers.

Remittance Coupon Source Capture™

Remittance Coupon Source Capture from Fiserv provides a cost-effective, efficient way to process payments that include a check and a single coupon. The system can parse up to 10 fields from the optical character recognition scan line and handle the data entry for up to seven user-defined fields. Full-page document scanning is supported for ASP clients on qualified scanners.

The system can also support customer-managed stop files for incoming payments and offers the ability to extract and transmit data to other systems, including your customers' accounts receivable systems.

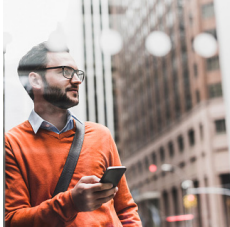
Back-Office Solutions

Our back-office solutions address the workflows, exception conditions and risk mitigation processes that your organization needs to support your remote deposit solutions. Regardless of which Source Capture Solutions you offer, Fiserv delivers full compatibility with your existing payments systems and seamless integration into your core processing applications.

Inclearings Source Capture™

Inclearings Source Capture from Fiserv further protects financial institutions from duplicate deposit. By adding inclearings to an enterprise source capture platform, the inclearing items (items deposited by other financial institutions payable to clients of Fiserv) become part of the duplicate detection process against any items deposited at the financial institution. Having inclearing items in the enterprise database provides a comprehensive review of all items entering through the financial institution's deposit channels to all items previously received—regardless of the channel.





Deposit Returns Source Capture™

With fewer Federal Reserve offices available to handle paper returns, more financial institutions are being exposed to late returns and, consequently, potential losses. All return items will become a “local item” for collection purposes, meaning your organization will absorb the losses in situations where the funds were released but there were delays in receiving a paper return in the mail. In addition, many institutions are not equipped to receive, process or store image returns, but need a solution to manage them while minimizing potential risk exposure.

Deposit Returns Source Capture from Fiserv provides a low-cost, hosted online solution for managing return items without the need for hardware or software. Your institution simply accesses Deposit Returns Source Capture via the internet to view your individual X9.37 (X9) file containing check images and related check information. The system allows the user to either manually assign each item for re-presentment or chargeoff, or set up a series of automated decisioning rules to help improve staff productivity. Deposit Returns Source Capture eliminates more courier charges and waiting for paper returns to arrive in the mail.

Transaction Content Manager

The time-consuming tasks associated with assimilating remote deposit capture files from your customers can be simplified, automated or even eliminated with Transaction Content Manager from Fiserv.

Whether virtual checks from Source Capture Solutions channels, X9.37 files from correspondent financial institutions, inclearings files from the Federal Reserve, lockbox processing payments or any other kind of electronic check, Transaction Content Manager handles every item in a single, comprehensive system. From community banks to large, multitenant data centers, the application expedites processing and can accommodate any size file load.

In the case of larger financial institutions, what may now be a two-hour file import process could be shortened to 15 minutes. For example, file imports and posting file exports, correction notices and images exported to an archive can be automated for speed and convenience.

From a single screen, you can learn everything about items as they move through the system, including when they are processed, which sort pattern is used, what endpoints are assigned and when the job is exported. With the configurable email notification feature, anyone in your organization can be notified of the successful completion of each process, as well as any errors or failures.

You can further increase processing automation with time-saving add-on modules for Transaction Content Manager. Use one option to improve image inspection, or use all the applications together to create a completely automated check processing workflow.

- Transaction Content Manager: Account Verification identifies incorrect or nonexistent on-us account numbers
- Transaction Content Manager: Incoming Returns automates returned items processing
- Transaction Content Manager: IRD Print generates chargeback and redeposit notices
- Image Content Manager performs image inspection

Deposit Review

Deposit Review from Fiserv is a rich source of information about deposit activity across the enterprise, providing a powerful deposit management tool to control the flow of deposits throughout the system. A full enterprise deployment from Fiserv provides you with a central point for authentication, deposit monitoring, management reporting and customer support. Best of all, Fiserv can provide an enterprise review for duplicates that helps to mitigate errors and fraud when operating a wide range of deposit touchpoints.

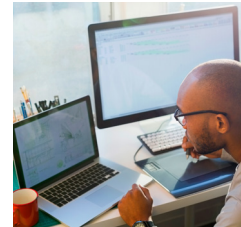
Deposit Review profiles at-risk transactions based on rules established for your institution, and presents these suspect transactions for your review and decision before they are released for processing. This minimizes fraud risk as well as back-office work, as it reduces incoming adjustments resulting from the payment of at-risk items.

Reporting Capabilities

All Source Capture Solutions components include comprehensive reporting capabilities to improve the monitoring and management of enterprise deposit activity. Because our library of reports is always expanding, please contact Fiserv for the most comprehensive and up-to-date list.

Fiserv® Clearing Network

Each component of Source Capture Solutions is fully compatible with the Fiserv Clearing Network to provide an end-to-end image solution. The Fiserv Clearing Network simplifies clearing and settlement while helping you minimize costs for transit, receipt and return items. Handling millions of items per year for almost a thousand clients, we have the experience to offer your institution a convenient image exchange solution.



Source Capture Solutions

As remote deposit capture technologies evolve, so do the expectations of your business and retail customers. They want consistent image quality, duplicate detection, fraud protection, deposit review and reporting—economically and across all touchpoints.

Source Capture Solutions is an industry leading, web-based approach for remote deposit capture from any point of check presentment: consumer, small business, merchant, corporate, branch, teller and ATM. Wherever you gather deposits, you can benefit from the highest performance at the lowest operational cost with Source Capture Solutions.

Connect With Us

For more information about Source Capture Solutions, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.

About Fiserv

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](https://www.fiserv.com) to learn more.



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