

Integrated Teller

Real-Time Teller System With Streamlined
Navigation and Advanced Integration

Integrated Teller from Fiserv provides your staff with the tools needed to quickly answer customer questions and complete their requests. Build relationships by reducing the time and resources it takes to perform everyday tasks.

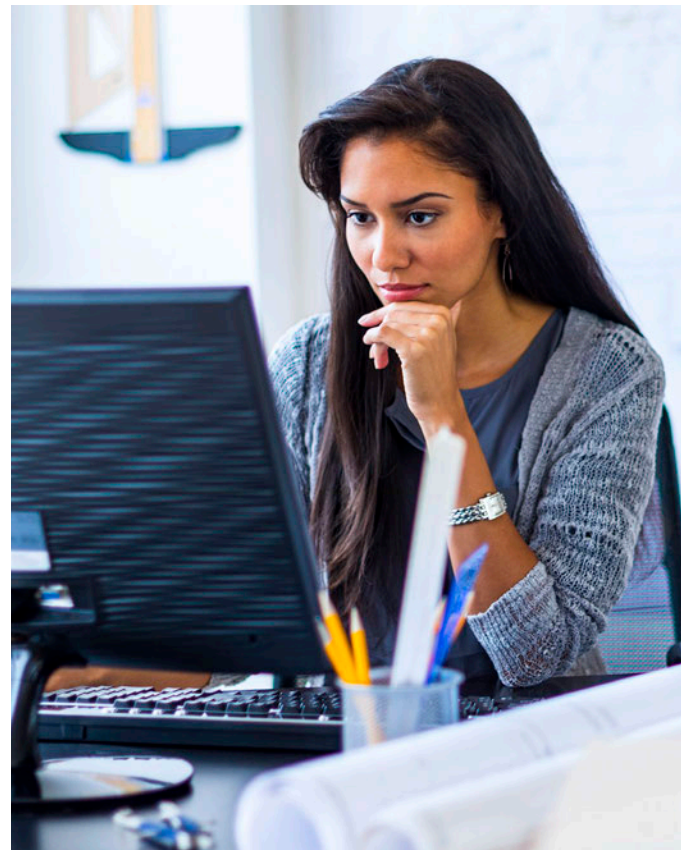
At the front line of customer service, tellers need powerful technology to help them provide superior service throughout the day. Integrated Teller offers desktop access to customers' checking, savings and credit card accounts, loans, certificates of deposit and more. Tellers can complete transfers and requests for foreign currency exchange, split transactions, redeem bonds, make reversals and overrides, and receive deposits and credit card payments.

Through a direct connection to Fiserv account processing applications, Integrated Teller provides streamlined access to a wide range of real-time customer and account information, all from a single session. Integration with Fiserv solutions that support profitability analysis, AML compliance, positive pay, deposit automation and content management further enhances the value of this advanced solution.

Centralized Architecture

Each teller workstation is connected to a central application server where the application and transactions are stored, which shares real-time information from a single database across the entire enterprise. This centralized architecture lowers the cost of new software deployment by eliminating the need to install software on a server at each branch.

Aggregating customer transaction data across branches also makes the tracking and reporting of Currency Transaction Reporting (CTR) information more accurate, immediate and efficient. Tellers are alerted immediately when an individual's combined activity across primary and secondary accounts reaches its daily currency transaction limit, supporting compliance with federal regulations.



Uninterrupted Service

With software redundancy at both the server and the workstation, there is never any downtime or loss of customer data. In the event of a power or network disruption, tellers are automatically redirected to the application running locally on their workstations. When the server comes back online, each workstation transfers new transaction data to the server for processing, automatically synchronizing the information and eliminating the time-consuming task of manually entering each transaction.

Customization Options

Integrated Teller offers the flexibility to tailor teller inquiry screens to meet your unique needs. For example, each field on the teller inquiry screen can appear as bold, italicized, underlined or highlighted in different colors to help your staff find the information they need faster and more easily.

Printed items can also be customized to your specifications. Your organization selects the type, amount and location of data printed on forms, teller tickets and receipts. And for a professional look that matches your branding, custom fonts, graphics, logos and signatures can be added to cashier's checks, certified checks and money orders.

Flexible Security Features

To protect customer information and prevent unauthorized access, employees must enter a correct branch number, teller ID and strong alphanumeric password to access the application. In addition, flexible settings enable you to select the level of security access for each employee. Only designated employees can complete transactions, edit parameters, generate reports, clear teller passwords, reset invalid login attempts and other important tasks.

Real-Time Reports

Banking executives need real-time data to make quick, informed decisions, and Integrated Teller's customized reports provide up-to-date transaction and productivity information collected from across your organization. More than a dozen predefined reports are available for data analysis by date, teller, teller group, branch or region, and they can be scheduled for automatic archival:

- Ad Hoc
- BSA Report
- Bond Redemption
- Branch Productivity
- Cash In and Cash Out
- Cash Short and Over
- Currency Transaction
- Teller Productivity
- Teller Totals
- Time Analysis
- Transaction Analysis
- Wire Transfer

Business Analytics Integrated Teller Reporting

Leveraging Business Analytics from Fiserv, Integrated Teller Reporting provides access to transaction, risk and efficiency analysis across your enterprise. Branch managers, risk officers and executives can monitor, analyze and take action based on metrics from Integrated Teller expressed in graphic dashboards with drill-through capability for more detail. This data provides insights into customer behavior and branch efficiency to help with your strategic planning.

Deposit Automation

Integrated Teller works in conjunction with Teller Deposits from Fiserv to automatically capture, validate, endorse, balance and manage check transactions from the moment they arrive at the teller window. Using image-capture functionality, Teller Deposits eliminates manual proofing and encoding and minimizes exceptions, which dramatically reduces your cost of research and adjustments. With fewer manual keying errors, each item is read accurately. The processing day can be extended and funds are available more quickly.

Each transaction is posted in the system instantly so tellers can give customers real-time deposit receipts. Service is enhanced and errors are caught and corrected immediately, providing ready-to-post transactions before the customer has left the branch.

Easy Access to Relationship Profitability Details

Arming tellers with information about each customer relationship helps them provide the highest level of service. Integration between Integrated Teller and Relationship Profitability Manager from Fiserv provides quick access to valuable customer relationship data. Tellers can see a customer's 12-month profit, merit level, return on assets, risk code and more from the teller screen.

Regulatory Compliance

Integration with the core platform speeds the process of accessing and analyzing account information, helping you comply with Bank Secrecy Act (BSA) requirements for customer identification and anti-money laundering suspicious activity reporting. To further simplify investigating suspicious activity, you can create a monetary instrument extract of transactions and feed the information into AML Manager from Fiserv, a best-in-class compliance management solution. AML Manager helps you closely track customer activity and automate the reporting of suspicious actions.

To assist with Office of Foreign Assets Control (OFAC) compliance, Integrated Teller streamlines the process of comparing customer data against the Specially Designated Nationals (SDN) database, which lists the names of individuals and organizations suspected of illegal activities. Tellers can request an SDN list comparison directly from their workstations. A list of possible matches is returned instantly to help determine whether the transaction should proceed.

Powerful Fraud Mitigation

By helping you better know your customers and comply with government regulations, Integrated Teller greatly reduces the risk of fraud. The solution ensures data transparency, including account validation, during every transaction.

Additional risk mitigation solutions are available during transaction processing. When Integrated Teller is used in conjunction with Director® from Fiserv or Verify for Precision® from Fiserv, tellers can view a customer's signature and photo from the teller screen. The signature on a check image can easily be compared with the customer's electronic signature on file or a scanned image of his or her driver's license.


Positive Pay at the Teller Line


Providing additional risk mitigation for your commercial customers, Positive Pay from Fiserv enables check verification and validation at the teller line. The module imports positive pay files from business customers and compares information in those files with transactions posted to their accounts. Exceptions such as duplicate transactions are identified automatically, and decisions on these exception items can be made quickly and easily with Integrated Teller.



Connect With Us

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