

Solution

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# ATM Deposits

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Offer the Convenience of  
Envelope-Free ATM Deposits

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## Deposits are less costly for your financial institution and more convenient for consumers with ATM Deposits from Fiserv.

Accepting ATM deposits has traditionally been costly for financial institutions. It involves daily retrieval of deposit envelopes, special handling of envelopes containing cash and checks, and awkward integration of ATM deposits with the paper-based item-processing system.

ATM Deposits enables consumers to make convenient, envelope-free deposits at your image-enabled ATMs. The application receives check images and related transaction data from the ATMs and transfers them to your central site or a Fiserv data center for immediate processing. As a result, deposit processing is accelerated and back-office costs are reduced.

ATM Deposits also minimizes deposit errors, eliminates empty envelope fraud and greatly reduces exceptions and adjustments. ATM service costs drop significantly, since trips to pick up checks and replenish supplies are reduced.



### Consumers Prefer Image Deposits

Image ATM deposits appeal to consumers in a variety of ways. No envelopes or deposit slips need to be filled out, so the process is simple and fast. ATM deposits increase consumer confidence by displaying an image of each check and providing immediate proof of deposit. The result is an improved experience that encourages ATM usage.



### Cost Savings and Streamlined Operations

Because check images can be processed immediately, without waiting for the physical checks to be retrieved, ATM Deposits streamlines back-office processing and improves the return on your ATM investment. The solution also:

- Increases ATM deposits
- Reduces teller lines
- Reduces the frequency and cost of retrieving checks and replenishing envelopes
- Reduces handling of deposits at branches and your central site
- Delivers near-immediate access to check images in the back office
- Gives tellers more time to engage with consumers
- Enables check images to be sorted and submitted immediately to paying financial institutions



### Centralized Application Control and Management

ATM Deposits is installed and managed at a central operations site, reducing the cost of managing the application and improving data security.

The application communicates with each ATM through a consolidation server that is part of the ATM hardware solution and acts as a landing zone for all ATM check deposits. Once deposit information is received, the application prepares output for downstream item processing, archive and posting systems on a configurable schedule. Data can be consolidated in virtually any format into separate output entities, and according to any rules you define.

The application automates the deposit review process to improve productivity and eliminate errors. ATM Deposits:

- Enables declared dollar values to be compared with automated amount recognition (CAR/LAR) results and presented to an operator for correction as needed
- Analyzes check images and presents them to an operator for review when necessary
- Generates adjustment records in the consolidated output file, indicating value adjustments or rejection of an item for quality reasons



## Deposit Solutions – Proven Technology and Design

ATM Deposits uses proven remote deposit capture technology from Fiserv – technology that is already giving financial institutions the ability to gather deposits at consumers’ homes, merchant locations, business offices and ATM. Deposit Solutions from Fiserv help you optimize all sources of deposit gathering by leveraging a single, web-based platform across multiple touchpoints. As a result, you can keep operations processing, maintenance, training, risk analysis and support under tighter control.

## Benefits to Your Financial Institution

- Centralized software management and control
- Reduced courier, paper and deposit handling costs
- No more “empty envelope” fraud
- Reduced operating costs and increased productivity
- Faster decisions on fraud, deposit reversals and detection of bad/false items
- Streamlined ATM processing with uniform business rules from disparate ATMs
- Increased ATM utilization and return on investment
- Detection of checks that have been previously deposited through another Fiserv source capture deposit channel

## Benefits to Consumers

- Simple, fast and convenient check deposits
- Real-time proof of deposit
- Improved funds availability

# Connect With Us

For more information about  
ATM Deposits:

 800-872-7882

 getsolutions@fiserv.com

 [fiserv.com](https://www.fiserv.com)

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.

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