

 Solution

Merchant Deposits

Offer Businesses the Convenience
and Cost Savings of Anytime,
Anywhere Deposits

Businesses want convenient, easy-to-use check deposit solutions. Merchant Deposits from Fiserv offers a cost-effective, web-based solution that is quickly and cost-effectively deployed.

While the use of checks continues to decline, billions of check transactions are still generated annually. Corporations and merchants want a simple solution for making online deposits from the convenience of their offices, with minimal investment in time and equipment. In a competitive environment, they want to make deposits on their own time – not just when your branch doors are open.



Merchant Deposits delivers a remote deposit capture (RDC) solution to meet the needs of your business customers. It can be combined with mobile capture and lockbox services to improve float management, reduce costs and enhance operational efficiency.



Simple and Convenient

Merchant Deposits is designed to meet the demand for customer convenience while increasing deposits, improving float management and reducing the cost of processing checks. Requiring only an internet connection and a Fiserv-certified check scanner, Merchant Deposits maximizes efficiency and business profitability.

Captured check images and data are transmitted in real-time to your financial institution – or a Fiserv center – expediting deposit processing. Merchant Deposits also centralizes operational management of your source capture environment, offers internal review of deposits received and provides powerful, enterprise-wide management controls.



Remittance Processing Support

Merchant Deposits supports your lockbox operation by capturing and balancing batches of remittance coupons. The solution extracts coupon data to update your accounting system and sends check data and images for deposit.

Merchant Deposits takes on the look and feel of your brand, and is offered directly through your business banking web portal. Business users are guided through an intuitive deposit process, from scanning checks and keying amounts to deposit balancing and submission.

The solution automatically recognizes and captures item amounts, ensuring that images are of acceptable quality for exchange and archiving. It also supports duplicate item detection and resolution.



Deposit Management Features

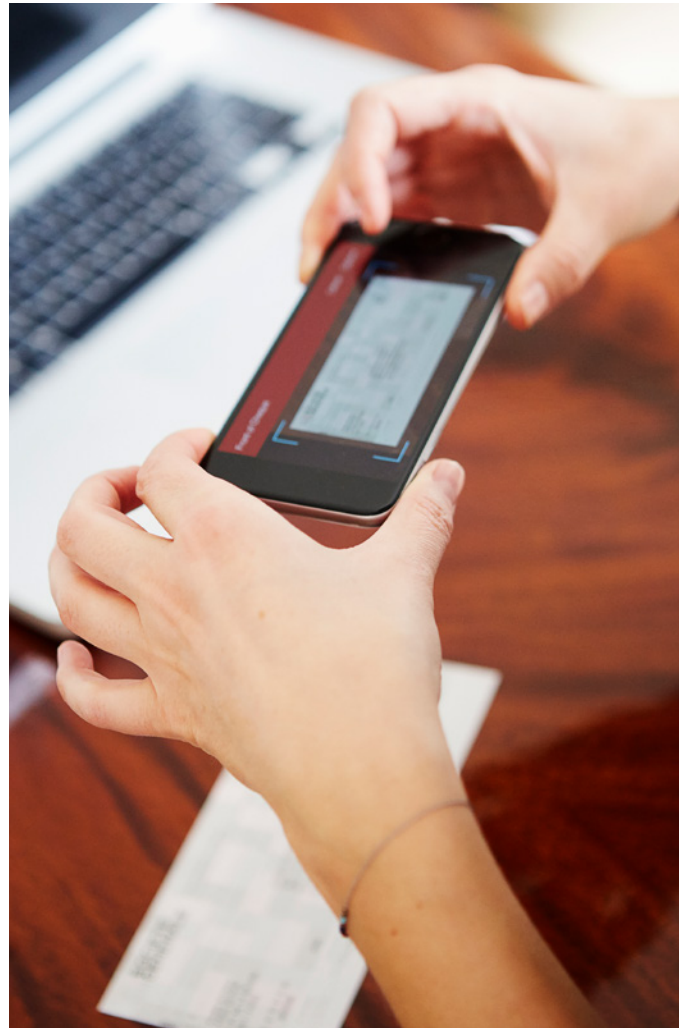
Merchant Deposits enables your staff to examine the deposits your business customers make. If you make a correction to a deposit, the system automatically delivers a customer notification through email or a secure message from within the application. Reports are generated online and tailored to your needs for billing, workflow management, customer service and quality control.

Merchant Deposits enables an enterprise-level view of deposits at the business or merchant site, helping your customers manage their finances more effectively. Custom reports are easily created using deposit data, images and other billing and payment data. Data from Merchant Deposits can be exported to other systems.




Proven Technology and Design

Merchant Deposits is part of a suite of solutions from Fiserv designed to optimize deposit gathering across your enterprise through a single, web-based platform. These solutions improve efficiency and control of operations, maintenance, training, risk analysis and support.



Connect With Us

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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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