Item Processing Solutions
Streamlined Check Processing From Capture to Clearing
Solutions

The continued migration to image-based processing, combined with the need for cost reduction and risk management imperatives, is driving more financial institutions to consider outsourcing their item processing operations.

Item processing is at the heart of your business, and you need a reliable technology partner that you can trust to serve your needs today and well into the future. Fiserv processes more items than any other provider in North America, using the most technologically advanced and cost-effective solutions available. As your partner, we will help you leverage Source Capture Solutions®, FraudGuard, Transaction Content Manager, the National Image Archive and the Fiserv® Clearing Network to ensure a straight path to image exchange. Fiserv offers a complete menu of Item Processing Solutions as an in-house solution or as outsourced services.

Solutions to Fit Your Every Need

Branch and Teller Source Capture™
We enable your branches to capture items at the back counter or at the teller line to reduce courier costs and extend your processing window.

Merchant Source Capture™
This important service allows your business customers to capture check deposits in their offices, saving them time and money. They will appreciate the convenience and you will benefit from the ability to expand your deposit base.

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. ATM Source Capture also reduces deposit errors, empty envelope fraud, exceptions, and adjustments and servicing costs.

Mobile Source Capture™
Mobile deposits services provide your customers with unprecedented deposit convenience and are often packaged with Mobiili™ from Fiserv to provide an end-to-end mobile experience. Through a downloadable application, your customer uses a smartphone’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. Mobile Source Capture helps your customers eliminate paperwork, improve cash flow, reduce fuel costs and save time.

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 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.

FraudGuard Signature Verification
We automatically verify signatures on your checks by comparing them to a signature history file. This reduces your exposure to fraud while allowing you to cost-effectively review more signatures.
Check Image Solutions
From Capture to Clearing

Statement Rendering
We do everything necessary to render statements, including eStatements, truncated or image statements. Increase the power of customer touchpoints by transforming your statements into a dynamic marketing and educational tool that drives results and saves money.

Image Products and Services
We digitize checks for printing on account statements, store the data on CD-ROM or DVD, and transmit and archive check images. This process reduces expenses, enables new revenue and improves service to your customers.

Client Workstation
Client Workstation from Fiserv is a convenient image delivery solution that offers capabilities for image viewing, searching for items by multiple fields, and creating image CD-ROMs and DVDs.

Back-Office Solutions
Our Source Capture Solutions for the back office address the workflows, exception conditions and risk mitigation processes your organization requires. Regardless of which Source Capture Solutions you offer, we deliver full compatibility with your existing payments systems and seamless integration into your account processing applications. Transaction Content Manager from Fiserv provides a fully automated environment in which to process items from virtually any source. Features such as integration with Image Content Manager from Fiserv and duplicate review give your financial institution more control over processing check images.

Deposit Returns Source Capture™
Deposit Returns Source Capture from Fiserv provides a low-cost, hosted online solution for managing return items. Your institution simply accesses the Deposit Returns Source Capture platform 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 charge-off, or set up a series of automated decisioning rules to help improve staff productivity. Deposit Returns Source Capture eliminates courier charges and waiting for paper returns to arrive in the mail.

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.
National Image Archive
The National Image Archive stores images of your items for up to seven years. The archive also provides online access to all images enabling your staff and your customers to retrieve and review items quickly and easily. Fiserv leverages the Viewpointe archive, joining many of the nation’s largest financial institutions in having access to one of the most robust image archives in the industry.

Fiserv Clearing Network
Fiserv Clearing Network aggregates the check processing volumes of thousands of Fiserv clients to deliver more efficient, lower-cost check clearing and image exchange to you. Fiserv Clearing Network handles inclearings, returns and transit items.

Fraud Protection
Through our FraudGuard solutions, we help you achieve maximum protection against check fraud. FraudGuard Signature Verification will help detect missing or fraudulent signatures, while FraudGuard Counterfeit Detection can help identify forged items by comparing check stock to a stored template. An easy-to-use decision support system improves both the efficiency of fraud detection and its reliability.

Key Benefits
• Ability to offer your customers anytime, anywhere deposits
• Reduced costs and increased operational efficiency
• Solutions to meet your precise needs and budget
• Access to the latest products and services without new capital investments
• Ability to turn rising unit costs into predictable variable expenses
• A trusted partner with industry-leading capabilities
• Expertise to provide a clear path to image exchange

Why Choose Fiserv?
Fiserv Delivers Top Quality
The highest quality standards are specified in our contract with you. These service-level agreements exceed industry standards.

Flexibility to Fit Your Needs
Because we are the largest provider of item processing services in the United States, we have the capabilities that best fit your needs where and when you need them. We work with institutions of every size, which gives us the flexibility to shape a solution to fit your needs.

Source Capture 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.
Reliable Disaster Recovery
If disaster strikes a service center that processes your items, we back it up with another service center of our own. As an independent provider, our services are dedicated to you. Because we are not a bank, we will never compete with you for customers nor put our item processing work ahead of yours.

We Are in the Item Processing Business to Stay
As check volumes decline, our market share continues to grow. More than one in every eight checks written in the United States is touched by our services. Mergers, increasing competition and other industry trends are driving financial institutions to outsource their item processing to us, in order to reduce capital expenses and turn rising unit costs into predictable variable expenses.

We connect you with more financial institution end points than any other item processor, and our Source Capture Solutions, connected to the Fiserv Clearing Network, give us the ability to process your checks as efficiently as possible.

Connect With Us
For more information about item processing 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, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what’s next, right now.