

## Product



### ATM Source Capture™

Offer the Convenience of Envelope-Free ATM Deposits



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

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

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

Image-based deposits also minimize deposit errors, eliminate empty envelope fraud and greatly reduce exceptions and adjustments. ATM service costs drop significantly, since trips to pick up checks and replenish supplies are reduced.

### Consumers Prefer Image Deposits

The convenience and accuracy of image ATM deposits appeal to consumers in a variety of ways. No envelopes or deposit slips need to be filled out, so the deposit process is simple and fast. In addition, image ATMs 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 Source Capture streamlines back-office handling of ATM check deposits and improves the return on your ATM investment. The application also:

- Increases ATM deposits and reduces teller lines
- Reduces the expense of retrieving checks and replenishing envelopes
- Reduces the handling of deposits at the branch and central site
- Delivers near-immediate access to check images in the back office
- Gives tellers more time to engage with consumers in more productive ways
- Allows check images to be sorted and submitted immediately to paying financial institutions



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](http://www.fiserv.com) for a look at what's next, right now.

## Centralized Application Control and Management

ATM Source Capture is installed and managed at a central operations site rather than directly on your ATMs. This approach reduces the cost of managing the application and improves data security.

The application communicates with each ATM or 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 nearly any format into separate output entities according to any rules that you define.

The application automates the deposit review process to improve productivity while ensuring against errors. ATM Source Capture:

- Enables both automated and operator analysis of 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

## Source Capture Solutions: Proven Technology and Design

ATM Source Capture uses proven remote deposit capture technology from Fiserv – technology that is already giving financial institutions the ability to gather deposits

## 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 improved 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 via another Fiserv Source Capture deposit channel.

## Benefits to Consumers

- Check deposits are simple, fast and convenient
- Real-time proof of deposit
- Improved funds availability
- Increased confidence in ATM deposits

at consumers’ homes, merchant locations, business offices and ATM locations. 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.

## Connect With Us

For more information on ATM Source Capture, please contact us at 800-872-7882 or visit [sco.fiserv.com](http://sco.fiserv.com).



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