



Merchant Capture: The Benefits for Both Financial Institutions and Corporate Depositors

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Table of Contents

Table of Contents.....	2
Merchant Capture.....	3
Win and Keep Your Corporate Customers through Merchant Capture.....	3
In Today’s Post-Check 21 World, Bankers Must Ask Themselves:	3
National Reach	3
Deploying Merchant Capture without Disrupting Business Flow.....	3
Building the Case For Bank and Corporate Depositors.....	4

Merchant Capture

Today's cost-effective, distributed image capture technologies are causing financial institutions to rethink the way payments can be received and processed. Distributed image capture meets the needs of the changing payments market, creating standardization and a common infrastructure across every point of presentment, including commercial and merchant locations.

Distributed image capture technology offers a compelling strategy to re-engineer payment processing — not only in the back office, but also throughout the enterprise.

Win and Keep Your Corporate Customers through Merchant Capture

Forward-thinking financial institutions are looking to capitalize on Check 21 through their new ability to truncate checks at the first touch point and to image-capture check images at the earliest point in the clearing process.

Financial institutions realize they must provide their commercial customers with the most complete, convenient, and cost-effective options for handling deposits and payments — or risk losing highly valued corporate accounts.

In Today's Post-Check 21 World, Bankers Must Ask Themselves:

- Are we in jeopardy of losing some long-term relationships to out-of-town competition?
- What strategies are we developing to attract new corporate accounts and strengthen existing relationships?

The software and infrastructure necessary to support the receipt and processing of image-based payments from corporate customers is now available and affordable.

Merchant capture provides financial institutions with the platform to attract new corporate accounts, as well as retain and strengthen relationships with existing customers.

National Reach

Merchant capture provides simplification of banking relationships, allowing businesses to break geographic dependencies and consolidate their payments with a single preferred institution. The elimination of multiple accounts simplifies reconciliation. With the benefits of “national reach,” merchant capture provides your customers with all the financial advantages of “local processing” — accelerated funds availability and maximized cash flow.

Merchant capture strengthens existing relationships, as well as helps you attract new business customers and compete for out-of-town corporate accounts that were previously not geographically viable.

Deploying Merchant Capture without Disrupting Business Flow

Merchant capture provides commercial customers with the capability to image-capture check payments at their business location and electronically deliver the images and MICR information to their financial institution over a secure Internet connection, eliminating the need for physical transportation.

Corporate depositors of any size or payment volume can deploy back-office check scanners to expedite the task of image-capturing check payments. Most merchant capture solutions support all the popular industry check scanners. These check scanners increase operational efficiency by capturing the MICR code and check image at the corporate

depositor's back office, thus reducing the costs associated with check handling and courier runs. These scanning devices are equally well suited for both check and remittance processing, and they are easily assimilated into the existing office environment, reducing expenses and disruption of business.

Building the Case for Bank and Corporate Depositors

Merchant capture provides numerous benefits. Banks benefit from reduced workloads and staffing, improved customer loyalty, and consolidated depositor relationships, as well as expanded reach and market share. Corporate depositors benefit by the acceleration of funds availability, consolidation of accounts, elimination of transportation costs, and reduction of posting errors.

