

DirectATM

A DIRECT™ DISTRIBUTED CAPTURE SOLUTION

SECURE AND CONVENIENT IMAGE-ENABLED CHECK DEPOSIT AT THE ATM

Metavante Image Solutions DirectATM provides image capture of check deposit transactions at Automated Teller Machines (ATMs). DirectATM can work with any image-based ATM and enables your customers to deposit a check directly into an ATM without an envelope. The check image is displayed on-screen, allowing for verification of the deposit amount. DirectATM provides your customers with the choice of how and when to carry out a check deposit transaction with the reassurance of instant proof of deposit.

DirectATM is a module from the Metavante Image Solutions Direct™ Distributed Capture collection of image-based applications that provide for the image capture of items at their source — ATMs, branches, lockboxes, and merchant sites. All of the Metavante Image Solutions Direct™

Distributed Capture applications are designed to remove paper from the process, lower the cost of payment processing, accelerate check clearing, and maximize cash flow.

DirectATM is an integrated ATM and check imaging solution that combines Metavante Image Solutions check imaging technology to allow for the image capture of check deposit transactions at the Automated Teller Machine (ATM), the point of first deposit as opposed to the central processing center.

REDUCE ACCEPTANCE COSTS AND POST DEPOSITS FASTER

Metavante Image Solutions DirectATM can be deployed either as an image-enabled, stand-alone solution, or as a strategic component of an enterprise-wide distributed capture infrastructure that accommodates remote capture at every point of presentation on your network.

As a stand-alone application, checks and cash are image-scanned as they are deposited into the ATM. For check deposits this is the entry point into your institution's image-based POD (Proof of Deposit) system, where deposit and posting work and additional processing applications such as CAR (Courtesy Amount Recognition), DREAM (Dynamic Reject Re-entry Repair), fraud detection, positive pay, truncation and settlement through a check image exchange network or via Substitute Checks may occur.

Following POD, the check images can be imported into a check image archive for long-term storage, facilitating quick and easy check image retrieval and research.



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When deployed as a component of the Metavante Image Solutions Direct™ Distributed Capture collection, the image of the deposited check is captured at the ATM, and delivered to the DirectAggregator where it is validated and balanced. DirectATM will create images for non-scanned items including deposit tickets, and cash-out tickets.

Metavante Image Solutions DirectATM is a powerful workflow tool that allows your ATMs to become an important delivery channel and strategic capture point in a distributed image-based POD capture operation.

FASTER PROCESSING CYCLES

Scanning and capturing check image deposits at the ATM speeds up the processing cycle, making funds and transaction information available sooner, allowing for reduced float, improved fraud detection, and quicker turn-around for customer inquiries.

REDUCING ATM COURIER SERVICE AND INFRASTRUCTURE COSTS

ATMs are expensive. The full cost of running just one ATM, including purchase, installation, filling, maintenance, and processing can be \$50,000 per year or more. Therefore it is vital that financial institutions get the best return they can from this investment. Metavante Image Solutions DirectATM will significantly reduce your ATM overhead and expenses. The image capture of check and cash deposits will result in the reduction and eventual elimination of costly courier pick-ups of deposit envelopes filled with checks and cash.

Traditionally, one of the biggest costs for financial institution ATM programs has been the daily pick-up of deposit envelopes. In the past financial institutions have had their ATM customers enter the deposit amount on the machine's PIN Pad and make the check deposit through an ATM envelope. The deposit could not be processed and posted until the envelope was opened to verify the amount. The ability to scan, capture, and process check deposits immediately from the ATM, rather than several hours later at the branch, represents a substantial efficiency gain and expense reduction.

Armored car services, the largest operational cost for financial institution-owned ATM programs, would only have to be used to replenish cash, which is not a daily occurrence. With Metavante Image Solutions DirectATM, original paper checks could be picked up by non-armored car employees and delivered to the issuing bank for record-keeping purposes. Daily pickups could be eliminated, significantly reducing the operational cost of financial institution-owned ATM programs. DirectATM offsets high system costs and provides channel optimization for your ATM program.

GAIN A COMPETITIVE EDGE AND ENHANCE YOUR PROFITABILITY

With Metavante Image Solutions DirectATM, your institution will reduce courier, labor, and processing costs while enhancing customer service and bringing imaging technology closer to the customer.

For more information, contact Metavante Image Solutions at 800-554-8095, or visit us at metavante.com/is.

METAVANTE IMAGE SOLUTIONS DIRECT ATM PROVIDES...

- Increased customer comfort in making ATM deposits and increased ATM traffic
- Funds and transaction information available sooner, allowing for quick response to customer inquiries