

# DirectAggregator

## A DIRECT DISTRIBUTED CAPTURE SOLUTION

### FEATURES

Metavante Image Solutions DirectAggregator supports all the Metavante Image Solutions Direct applications and provides deposit aggregation services for all distributed capture deposits, including support for other payment applications.

Metavante Image Solutions DirectAggregator is a module from the Direct distributed capture collection of image-based payment applications that provides for the image capture of items at their source – branches, ATMs, lockboxes, and merchant sites. All of the Metavante Image Solutions Direct distributed capture applications remove paper from the process, lower the cost of payment processing, accelerate check clearing, and maximize cash flow.

### RECEIVING IMAGE-BASED DEPOSITS AND PAYMENTS FROM REMOTE CAPTURE SITES

Check 21 has leveled the playing field. Your institution needs a payments strategy designed to attract new corporate accounts and strengthen existing relationships. A strategy that provides for the simplification of banking relationships, allowing businesses to break geographic dependencies and consolidate payments with a single preferred bank.

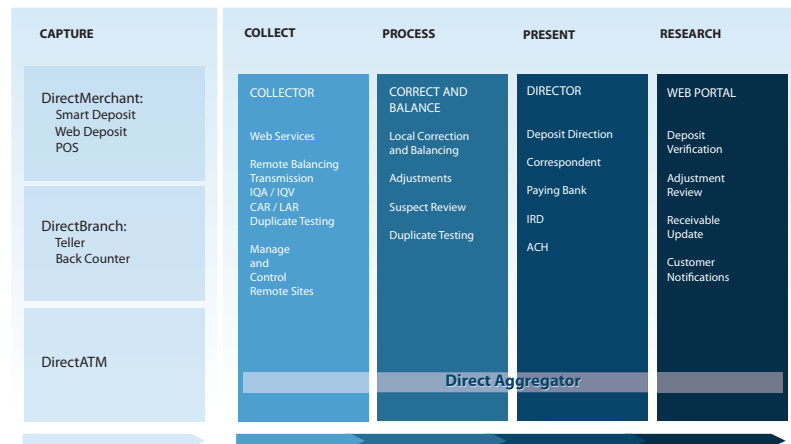
Metavante Image Solutions DirectAggregator and the collection of Direct distributed capture applications allows you to move image capture out to the transaction source. DirectAggregator is the backbone of a distributed image capture payment strategy that will allow your institution to receive payments from anywhere capture occurs.

### A FLEXIBLE SOLUTION TO MEET YOUR CHANGING PAYMENT NEEDS

Metavante Image Solutions DirectAggregator is a multi-institutional solution that provides a great fit for many different payment and depository environments, including holding companies, branches, correspondent banks, and commercial/merchant sites. Metavante Image Solutions DirectAggregator can be customized for multiple-day cut-offs by application.

### MANAGEMENT FOR DISTRIBUTED PLATFORMS

The Metavante Image Solutions DirectAggregator provides the downstream management of distributed platforms. DirectAggregator feeds images and data to any item processing system, and receives requests from upstream processing systems (via API) for balance, availability, adjustments, and rescan requests.



## UNPARALLELED SECURITY AND IMAGE QUALITY

DirectAggregator provides superior security and data integrity for the financial institution, the correspondent bank, and the commercial customer with a menu of image quality and usability tests that includes Image Quality Assurance (IQA), Courtesy Amount Recognition (CAR), Legal Amount Recognition (LAR), Amount Encode Verification (AEV), Transmission Validation, and tests for duplicate checks.

DirectAggregator includes:

**DirectAggregator: Collector** is a consolidation point for collection, monitoring, and management of deposit data. DirectAggregator: Collector handles multiple points of presentment, including merchant, ATM, branch, and even third-party deposit capture solutions. DirectAggregator: Collector allows you to control how and when items are gathered and forwarded, and will also allow you to control, manage, and monitor the overall remote distributed capture processes. DirectAggregator: Collector provides Web services for thin client solutions, including capture, balancing, transmission, Image Quality Assurance, Courtesy and Legal Amount Recognition, and duplicate testing.

- **Secure Web interface** – Provides a secure Web interface to customer merchant sites, correspondent banking sites, and ATM locations. Sophisticated encryption technology makes it virtually impossible to crack the interface.
- **Can support multiple deposits by site** – Allows for the image-capture of check deposits throughout the day, extending deposit windows and eliminating the need for your business customers to physically deliver paper-based deposits.
- **Aggregation of multiple sites** – Provides simplification and easier reconciliation by allowing your commercial customers to break geographic dependencies and consolidate payments into a single preferred account.
- **Aggregation of multiple customers/correspondent/ATM/branch** – Manages multiple banking relationships and allows your commercial customers, correspondent banks, branches, and ATM locations to consolidate payments.

- **Management of remote capture sites** – Enables you to check on the status of the remote capture site, and manage and control when and how software updates are distributed. Provides central management of the remote configuration parameters.
- **Local security** – The user can establish what the operator can do, including who can capture items, correct amounts, verify the balance, complete the transmission, and more.
- **Image Quality Assurance** – Addresses your institution's need for consistent check image integrity, availability, and reliability. Performs over 40 image quality tests, thoroughly checking image payments for potential image defects and usability problems. Analyzes and validates check images early in the processing cycle – flagging poor quality images for repair, ensuring that your institution only archives and forward presents high-quality check images, and prevents unusable check images (and their financial exposure) from entering the payment system.
- **Duplicate item checking** – Includes auditing processes that prevent duplicate entries prior to account posting.

The future of electronic payment processing includes a growing trend toward capture at the point of presentment. Metavante Image Solutions DirectAggregator provides one simple platform for all deposit aggregation services, including Direct and third-party capture applications that provide for the capture of items and deposits at their source – ATMs, branches, lockboxes, and customer merchant sites.

- **x9.37 output** – Optimum flexibility with the ability to send and receive multiple x9.37 formats.
- **Direct integration to VisionIP** – Automates placing of images and data directly into VisionIP. Easy-to-implement rules that allow you to determine the “When, Where, and How.”
- **Payload verification** – Verifies that all payments being forwarded for posting, bank-to-bank image exchange, or archival, meet all image quality and presentment criteria.
- **Multiple transmissions by site** – Provides image-capturing and transmitting of image deposits and codeline data, for you and your customers, via a secure Internet connection, immediately upon the completion of a transaction. Transmissions can occur throughout the day, making funds available sooner, and mitigating your institution’s exposure to fraud.
- **Auto merchant notification of received deposits** – The Metavante Image Solutions DirectAggregator provides an electronic audit trail for all received image deposits. Merchants are immediately sent an electronic confirmation that the image payments have been received.
- **Input from other distributed capture solutions** – Supports x9.37 files that can include credit and other data, which allows your institution to interface with a wide variety of distributed capture solutions.

**DirectAggregator: Correct and Balance** offers the workflow and services required for final data perfection. This includes queuing of data and images into organized workflows for reject repair, data correction, suspect image quality inspection, amount key suspect review, and balance validation. Also, the system provides for instant correction and balancing, which allows operators to begin correcting rejected and out-of-balance items as soon as they arrive. This increases your workflow efficiency, since all items can be corrected by the time the processing run is complete.

- **Image quality suspect review** – Allows you to visually review suspect images prior to acceptance.

- **Amount key validation** – Safeguards your institutions with maximum protection against misposted image payments, missing payments, and late payments.
- **Deposit adjustments** – Adjustments can be a costly, labor-intensive function for financial institutions, involving a variety of steps, including data entry, research, information retrieval, customer communications, and decisioning. Provides your staff with electronic deposit adjustments that will drive down costs, eliminate errors, speed up decisions, reduce float, and optimize the workload.
- **Corrections** – When the MICR data needs correction from a misread, or when branch information is captured but not perfected, the solution provides easy-to-use tools to correct the data, including work flows for account number, amount, check number, or any combination. The correction component includes:
  - **Turbo Edit** – Turbo Edit provides the high-speed display and image process that improves key correcting efficiency. Turbo Edit allows specific operators to correct specific item fields. It simultaneously displays up to six images associated with fields being corrected and provides cues, such as highlighting, that help operators locate correcting item data.
  - **Web Key** – Web Key enables your financial institution to improve your operations by allowing for off-site keying by remote personnel. Web Key not only includes the same capability as Turbo Edit for remote keying, but also adds centralized security, workflow, and reporting for better control over your remote key operations.
- **Balancing** – The system automatically displays out-of-balance transactions. It also searches for the cause of the imbalance (transposition, misread, etc.) and suggests the appropriate correction. This improves operator speed when processing out-of-balance items. Capabilities such as Image Talking Transactions, which uses computer voice capability to read items back to the operator during item correction, eliminate the need for a second operator to perform this function, and reduce labor costs.

**DirectAggregator: Director** gives your institution the ability to control how deposit items are presented for collection, such as extracting on-us items for host based processing.

- **IRD** – Includes the ability to produce Check 21-compliant Substitute Checks and IRDs of all other deposit documents.
- **Create new revenues** – Allows you to offer a new patented customer-revenue-generating service. For a given customer, you can provide services that will allow the customer to clear deposited items drawn on a bank directly with the owning bank. For your customer, this innovation service means lower clearing costs, better funds availability, and immediate notification of insufficient funds.

**DirectAggregator: ACH Conversion** is an add-on module that will help you determine if an item is eligible for ACH conversion, and if so, creates the correct ACH file format. ACH Conversion includes tables for opt-out, external databases, and NACHA administrative returns.

**DirectAggregator: Web Portal** allows you and your customers to research and review the status of the remote deposits.

- **Customers can now verify the deposits made** – Check the availability of those deposits across multiple sites.
- **The bank can validate that capture is complete** – Allows verification that merchants, branches, and ATMs are transmitted and in balance.
- **Customer control** – Includes customer notifications, consumer ACH opt-outs, review of multi-site deposit consolidation, deposited items that are under review for image quality or suspect amounts, and download of customer accounts, receivable accounts, amount data, and more.

- **Provides approved personnel with an overall view of their institution and a total of all deposits** – Will help your customers and your financial institution increase productivity and reduce administrative costs by automatically presenting your staff with access to critical deposit data – from each capture site, as well as the totals from all capture sites – in a timely and cost-efficient manner.
- **Allows approved customer personnel to review and approve deposits by site/region** – Removes geographic constraints and allows your staff to review and approve deposits across your region – wherever capture occurs.

For more information, contact Metavante Image Solutions at 1-800-822-6758, or visit us at [metavante.com/is](http://metavante.com/is).