

Direct Branch

A Direct Distributed Capture Solution

Metavante's Direct Branch solution allows a financial institution to capture complete transactions or only the checks at the back counter of branch offices.

The Direct Branch solution requires no integration with the existing teller system and allows the financial institution to capture the complete transaction or just the checks at the back counter. Coupled with the Direct Teller solution, Metavante Image Solutions offers a complete branch office distributed capture solution.

Image-Based Automation of Check Deposits at the Back Counter

Metavante Image Solutions' Direct Branch solution can be deployed as an image-enabled, stand-alone solution, or as a strategic component of an enterprise-wide distributed capture infrastructure that accommodates remote capture and truncation at the teller line.

With the Direct Branch solution, as items are image-captured at the back counter, the same optimized courtesy and legal amount recognition is used, and the items are transmitted to Metavante Image Solutions' Direct Aggregator.

The Direct Branch solution will help your institution remain competitive in a post-Check 21 image-based processing environment, where capturing and truncating check transactions as early as possible in the clearing process becomes a strategic advantage. The solution allows your institution to truncate on-us items, eliminate internal cash and General Ledger tickets, and facilitate the electronic presentment of transit items.

Direct Branch streamlines the workflow for check image capture, transaction balancing, and clearing. This proven

solution increases productivity, optimizes accuracy, dramatically lowers operating costs, and opens up opportunities for new value-added services.

The Direct Branch solution performs DREAM (Dynamic Reject Entry Automation Module) on all check images at capture. DREAM automatically repairs the MICR line of the checks during image capture in realtime and returns them to the normal processing stream in less than a second. Metavante Image Solutions DREAM automatically corrects such a high percentage of rejects that financial institutions realize a significant reduction in the time spent repairing rejects and correcting out-of-balance batches.

Easy to Integrate / Positioned for Check Image Exchange

Metavante's Direct Branch is a modular solution that seamlessly integrates with your existing check processing system. Image-capturing check transactions at the point of presentment positions your institution to capitalize on the cost savings from check image exchange and electronic clearing and settlement.

An Important Piece of the Check 21 Strategy for Your Institution

Take a close look at the features and see why an ever-increasing number of financial institutions around the country are installing Metavante Image Solutions' Direct Branch solution, and making it the centerpiece of their new Check 21 image-processing infrastructure.

Reduced Courier Costs



Direct Branch

Electronic transmission to the central processing site reduces courier transportation of checks and other items. Courier trips will no longer be based on the delivery of checks to your central processing sites, but on other branch requirements.

Meet Earlier Federal Reserve Deadlines

The Direct Branch solution enables your institution to start item processing as soon as your branch opens, so you can expedite cash letters and reports to meet earlier Federal Reserve deadlines. If you choose, you get a jump-start on data entry of transit items into the proof of deposit (POD) system by allowing non-peak personnel to complete encoding and balancing services as soon as the items have been captured at the branch.

Additional Level of Security

The Direct Branch solution allows your institution to digitally store transactions for safekeeping. This protects you against items lost in transport and eliminates the need for microfilming checks at the branch.

Detect Fraud and Errors Earlier

Capturing transactions at the point of entry expedites the identification of fraudulent activity and customer deposit errors. Your back-counter staff will catch preparation errors as they occur.

Exploiting the Full Power of Imaging

The Direct Branch solution enables your institution to capture front and back images of items and create grayscale or bi-tonal images. When enhanced by the Metavante Image Solutions optional DREAM module, even the MICR reject rate associated with many of the

tabletop devices becomes a non-issue. DREAM automatically corrects MICR rejects from the item range.

Benefits of Metavante's Direct Branch Solution

- **The seamless path to truncation and check image exchange** – and same or next-day availability of funds
- **Lower operating costs** – lowers and controls operating costs by trimming courier expenses, increasing staff efficiency, and reducing costs associated with exception or reconciliation issues

Contact Us

For more information, contact Metavante Image Solutions at 1-800-822-6758, or visit us at metavante.com/is.