

Direct Teller

A Direct Distributed Capture Solution

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

The Direct Teller solution integrates with the bank's existing teller application, allowing complete transactions to be captured as customers make their deposits. Coupled with the Direct Branch solution, Metavante Image Solutions offers a complete branch office distributed capture solution.

Image-Capture and Truncate Check Transactions at the Teller Line

The Metavante Image Solutions' Direct Teller solution provides your staff with the ability to image-capture and balance check deposits at the teller station. Tellers accept checks and deposit slips and run them through a check reader, which instantly extracts the deposit account number from the MICR data.

As each check is processed through the reader, the system applies a highly optimized courtesy and legal amount recognition, so the teller almost never keys in the check amount. Software matches the unique MICR of every check with its given amount, adds the value of all checks presented, and makes sure that it corresponds with the total deposit on the deposit slip. The Direct Teller solution automates the creation of images for non-scanned items, such as cash-in and cash-out tickets.

The Direct Teller solution provides your institution with the capability to image-capture checks at the teller station – extending back room capture and balancing into the branch. With the Direct Teller solution, your teller staff will combine traditional online teller

transaction processing with check image capture and transaction balancing.

The Direct Teller 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 Image Solutions' Direct Teller 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's Direct Teller solution, and making it the centerpiece of their new Check 21 image-processing infrastructure.

Reduced Courier Costs

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



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checks to your central processing sites, but on other branch requirements.

Meet Earlier Federal Reserve Deadlines

The Direct Teller 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 Teller 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 tellers will catch preparation errors as they occur.

Exploiting the Full Power of Imaging

Metavante's Direct Teller 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 the Direct Teller Solution

- **Cost reductions** – particularly in the areas of transportation and clearing costs
- **Efficiency gains** – checks image-captured at the teller station do not need to be handled again in the back office
- **The seamless path to truncation and check image exchange** – and same or next-day availability of funds

Increase Productivity

The Direct Teller solution automates item-processing functions while attending to your most important asset – your valued members. Your branch tellers will incorporate image item capture and transaction balancing alongside the traditional online teller transactions they perform.

Lower Operating Costs

Metavante's Direct Teller solution lowers and controls operating costs by trimming courier expenses, increasing teller efficiency, and reducing the 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.