

Distributed Capture Solutions

**Move image capture out to the transaction
source – and receive payments anywhere
capture occurs**



Metavante Image Solutions





Today's businesses have an urgent need for enhanced payment capabilities. In response, your financial institution needs a payments strategy designed to attract new corporate accounts and strengthen existing relationships, a strategy that simplifies relationships and enables businesses to consolidate deposits with a single, preferred financial institution – your institution – despite geographic location.

WHERE DO YOU START?

You start with the company that offers the most complete line of distributed capture products and services. You start with **Metavante Distributed Capture Solutions**.

Metavante Distributed Capture Solutions

Available as both a licensed solution (the Metavante Direct suite) and as our software-as-a-service alternative (the Metavante SendPoint suite), Metavante Distributed Capture provides everything your financial institution needs to quickly become a leader in distributed image capture. Metavante Direct and SendPoint provide distributed image capture of items and deposits at its source – merchant, retail, lockbox sites, branch locations and the teller station – to remove paper from the process, lower the cost of payment processing, accelerate check clearing and maximize cash flow.

More and more financial institutions are recognizing the benefits of Metavante Distributed Capture.

Benefits include:

- **Reduced back-office processing costs**
- **Closer business ties with commercial customers**
- **Long-term growth in deposit balances**
- **Expansion of deposit services to new regions**

Merchant Capture

With Metavante Merchant Capture, your customers can enjoy the safety and convenience of capturing check images and making electronic deposits directly to designated accounts without ever leaving their place of business.

Merchant Capture is a collection of distributed capture applications designed to allow merchants to select one or more consumer interfaces. This helps ensure that merchants have the correct solution, both for themselves and for the consumer. Merchant Capture is designed to serve any size or type of commercial client — from businesses with single or multiple offices, to clients in high-volume payments industries like insurance, healthcare, retail, property management, and brokerage.

Metavante Merchant Capture offers your institution:

- **Expanded reach** – by allowing it to compete for “out-of-town” corporate accounts that previously were not geographically viable

- **Reduced workloads and staffing** – by receiving deposits electronically, your paper handling and transportation costs drop overnight. In addition, you will reduce commercial foot traffic in your branches, which frees your tellers to focus on relationships and selling
- **Customer retention and consolidated relationships** – providing simplification of banking relationships and allowing businesses to break geographic dependencies and consolidate payments with a single preferred financial institution

Branch Capture

Metavante Branch Capture provides a back-counter solution that requires no integration to your existing teller system while enabling your financial institution to capture the complete transaction, or just the checks at the back counter.

Metavante Branch Capture offers your institution:

- **Quantifiable cost reductions** – particularly in the areas of courier/transportation and clearing costs
- **A seamless path to truncation and check image exchange** – with same or next-day availability of funds
- **No impact to the customer experience** – gain all of the benefits and efficiencies of branch image capture without adding tedious processes to the teller's role, thus allowing the teller to focus on customers

Teller Capture

By integrating Teller Capture with your current teller application, your financial institution can capture and balance transactions before they leave the branch. This promotes efficiency through truncation and image exchange. Teller Capture can be deployed as a stand-alone solution, or as a strategic component of an enterprise-wide distributed capture infrastructure. When paired with Branch Capture, it provides optimum teller efficiency by serving low-volume retail customers at the

teller line, as well as high-volume merchants and corporate clients at the back counter.

METAVANTE TELLER CAPTURE is fully integrated with TellerInsight, Metavante's high-performance teller solution. The two solutions combine traditional online teller transaction processing with check image capture and transaction balancing at the point of presentment. The combined solution goes beyond typical branch capture applications, offering tight integration with the teller workflow and bringing full item capture functionality to your branch locations.

Metavante Teller Capture offers your institution:

- **Automated and streamlined workflow for check image capture and transaction balancing** – enables tellers to focus their time and efforts on customer-facing activities and core competencies
- **Improved check processing quality** – reduces both cost and errors, and virtually eliminates the number of items that require back-office correction
- **Accelerated timelines** – to help you realize increased income through better funds availability and clearing pricing

Additionally, Teller Capture allows financial institutions to provide later deposit cutoff times, accelerate access to funds, provide realtime research capabilities and improve fraud detection. These are all strategic benefits essential to effectively compete in today's Check 21 processing environment.

Get Started Today!

Metavante provides everything your institution needs for a successful distributed image capture implementation: training, call center support, check scanner procurement and ongoing maintenance.

Getting started is easy. No expensive technology requirements are needed, just an approved check scanner and a secure Internet connection.

