

Image Enhancing

Check image technology that help you cut costs and create revenue

A key component of your risk management strategy

The risk management requirements of the Basel II accords are becoming the “de facto” best practices of the banking industry.

With capabilities like Image Quality Analysis, the VECTOR Image Exchange Solution can help drive your bank's efforts to reduce operational risk.

ESSENTIAL TODAY — INVALUABLE TOMORROW

The VECTOR Image Exchange Solution is an example of tomorrow's technology available today from Metavante Image Solutions. Addressing the implications of Check 21, this Solution provides the tools for your bank to "leapfrog" current, limited means of electronic check presentment and position your organization perfectly for the new era of image exchange, its operational cost savings and new revenue opportunities.

EXCHANGE YOUR METHOD OF PROCESSING CHECKS FOR SOMETHING BETTER

The passage of Check 21 allows an image replacement document (IRD) to have the same legal standing as an original check. This new legislation encourages banks to exchange images instead of paper, reducing or eliminating sorting, transportation and delayed posting costs. In the new Check 21 world, you have the support and backing of the government in the use of a forward leap in technology – exemplified by the VECTOR Image Exchange Solution. And your operational risk in adopting this technology will be very low – because it is not still on the drawing board. VECTOR Image Exchange positions you to initiate a new and streamlined method of check processing. After a check's image is captured, the image will be transmitted quickly over a secure, managed network to other banks, shortening the traditional clearing and settlement process. Of course, the Image Exchange Solution will help you avoid the delays of antiquated ground and air transportation methods, lessen the chance of checks being lost, and eliminate backlogs created by paper checks which cannot be physically transported due to weather or unforeseen events. But it will also allow for the creation of additional bank revenue in areas including correspondent bank processing, lockbox processing, corporate image deposits, and a variety of branch-based applications.

CAPTURE THE LEAD IN IMAGE CAPABILITIES

The VECTOR Image Exchange Solution performs Virtual Capture, which simulates a physical capture and results in seamless integration with your capture system and item workflows. The Solution also includes an image archive interface, so images can be archived within minutes of capture. These images are also immediately available for other applications, and can be used for image-based reject repair, reconciliation, fraud detection and returns processing.

BECAUSE IMAGE QUALITY IS EVERYTHING

As image exchange becomes a reality for your institution, image quality becomes increasingly important. The VECTOR Image Exchange Solution includes controls which analyze the quality and accuracy of image data captured by other institutions. Its image capture workflow supports the review of suspect images captured elsewhere and enables an automated adjustment, when necessary, for low-quality images.

PRESENTING THE LATEST DEVELOPMENTS IN CHECK MANAGEMENT

The presentment side of the VECTOR Image Exchange Solution allows your institution to leverage its existing investment in capture technology whether at the branch, ATM, lockbox, central or distributed sites. It allows exchange files which include MICR information to be transmitted and received, and transactions posted, before DDA cutoffs. The Solution includes flexible image capture format options which can be tailored to meet your bank's needs. For banks that wish to immediately realize the efficiencies and benefits of electronic exchanges, as well as for banks that are not quite ready for image exchange, the Solution provides standard ECP processing. Required matching paper items (originals or substitutes) are transported later, and are reconciled with the previous night's exchange file.

SEND INEFFICIENCIES PACKING

The “send” component of the VECTOR Image Exchange Solution loads items for other banks into a transaction warehouse. These items, along with their images, are then extracted to an exchange file for transmission. The send component also includes duplicate cash letter and bundle detection, duplicate item detection and deadline editing – to make sure items are accurately sent on schedule. Since not all endpoints will be “image exchange ready,” the send component can also create IRDs.

RECEIVE SUBSTANTIAL ADVANTAGES

The VECTOR Image Exchange Solution's "receive" component loads items received from another bank's exchange file into the transaction warehouse. Image Quality Analysis is performed on the warehoused items and Suspect Image Review presents items rejected because of low image quality to a disposition process. High-quality items are then processed via Virtual Capture, reject repair and balancing. Finally, the items are extracted for posting, and images are sent to the archive and/or landing zone for immediate use.

HOW TO ENHANCE YOUR IMAGE IN THE MARKETPLACE

The VECTOR Image Exchange Solution can facilitate your transition to streamlined image exchange. In fact, you can use the Solution to receive and process a file, identify exception items, and process exceptions via image without paper being exchanged at all.

THE SOLUTION'S CAPTURE CAPABILITIES

- Virtual Capture™
- Image Quality Analysis™
- Image inquiry, balancing and image--based reject repair
- Suspect Image Review™
- Large table
- Distributed application of business rules

THE SOLUTION'S PRESENTMENT CAPABILITIES

- Warehousing of item images received and to be sent
- Non-MICR capture/edit/extract/update
- Online reconciliation with images
- DDA posting status actions
- Account adjustments/reversals/reconciliation

WANT TO ACHIEVE TOP PERFORMANCE QUICKLY, WHILE CUTTING IMPLEMENTATION COSTS?

Whether you are installing a Solution for the first time, upgrading, or performing custom modifications, Metavante Image Solutions offers a service designed to help you use each of our Solutions to its full potential.

IMPLEMENTATION SERVICES

Implementation services will bring your staff up to speed quickly when a new system is installed, so minimal time and cost are incurred. Our assistance can include:

- Development of all interface programs based on defined specifications.
- Comprehensive testing to validate production-ready status and transfer knowledge to your staff.
- Production support/follow-up/review, which includes putting Metavante Image Solutions experts onsite on conversion day, to ensure that the Solution is exploited to its full potential.

Our post-implementation service can ensure maximum return on your investment by evaluating the Solution's performance against requirements. Acquisition assimilation can also be addressed, including business and technical work flow and process re-engineering, system modification and new interface development.

RELEASE UPGRADE SERVICES

When you are upgrading to a new product release, you'll find Metavante Image Solutions services detailed and customized to your needs. We will review your current code and run a comparison to determine what custom elements, if any, should be integrated into the upgrade. We offer modified and specifically-tailored training for your staff, and annual, onsite reviews ensure that your changing needs are addressed.

MAINTENANCE SERVICES

When you enter into an annually-renewable maintenance agreement with Metavante Image Solutions, you will be notified of each upgrade release for your covered product(s). New releases are delivered to you on request. In addition, you can contact the support center daily for telephone support, advice and consultation concerning the use of our products. Each customer with a maintenance agreement is also entitled to participate in educational workshops and user meetings.

WEB SUPPORT

You can access support services for your VECTOR Solutions 24 hours a day, seven days a week via the web. Just go to www.metavante.com/is to report problems, download fixes, and get any further information you may need.

Vimage



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Eight Dollars and 82 cents
The Adams
Twenty One

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The Adams
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