

# Reduce Risk

Process return items quickly and easily, while generating new revenue opportunities

## **The fully-integrated Solution**

With the VECTOR Returns Solution in place, you have an end-to-end processing solution from a single source — Metavante Image Solutions, the most comprehensive solutions leader in the industry. Our knowledgeable, experienced team ensures that you will receive superior implementation and post-implementation support.

## **HELPS YOU MEET NEW CUSTOMER DEMANDS (AND GENERATE NEW FEE INCOME)**

Dealing with returned items has never been easy. Now your customers are demanding more information on returns, delivered in a timely manner. You can do that — with the VECTOR Returns Solution. It will help you automate workflow and reduce manual steps significantly, while it creates dynamic revenue opportunities with new services and fee structures. The Solution reduces risk through the faster processing of incoming returns. It also facilitates the immediate posting of chargebacks, and automatic placing of extended holds for large dollar notifications, in order to prevent possible losses.

## **THE WONDERS OF AUTOMATION**

VECTOR Returns is *the* streamlined method for processing chargeback transactions. The Solution reduces paper handling, allowing the use of check images instead of actual items, and performs automatic decisioning of chargebacks. It includes automated input for return items and cash letter details. Default decisioning further reduces manual tasks, and remaining undecided items are processed online using a thin-client, browser-based presentation for efficiency and ease of use.

Typically, VECTOR Returns makes it possible for 70-80% of chargeback decisions to be automated — and that can boost productivity for your staff up to 50%.

## **EXPLORE NEW REVENUE OPPORTUNITIES**

With zero to minimal incremental costs as your volume grows or you add more services, VECTOR Returns helps keep your revenue picture in the black.

VECTOR Returns also creates opportunities for enhanced customer service and fee generation. You can give your customers online access to images, and more timely, accurate information on returned items. The Solution allows you to print, e-mail or fax return item notices, with images included—and charge your customers for them. In fact, the Solution includes a fee generation module which automates fee assessment. Fees can be activity-based or vary by product, and can be assessed at both an account and item level. In essence, you can tailor fee assessment to the exact services you provide.

VECTOR Returns is an extremely powerful tool for managing, monitoring and negotiating account terms and conditions. It allows you to be creative and flexible. And by helping differentiate the products and services you provide, it helps you compete effectively with banks of all sizes.

## **MOVE IN THE DIRECTION OF IMAGE**

VECTOR Returns can strengthen your business case for a transition to an image-based operation. Its use of images and electronic delivery options provides valuable additions to your return item services.

It also engenders numerous benefits for incoming processing, including the use of check images instead of actual items throughout your operation. It eliminates manual distribution and reduces the need for extensive controls for physical batches. It also eliminates the need to log items as they move between processes. It will reduce the number of items lost as a result of excessive paper handling, and simplify the research and reconstruction of unreceived notices that customers frequently request.

### **BETTER PRODUCTIVITY AHEAD**

Because it uses images instead of physical items, VECTOR Returns will help improve your staff productivity. It also enhances productivity through its interfaces to your bank's existing core applications and other VECTOR Solutions.

### **PROCESS WHERE YOU WANT**

The VECTOR Returns Solution allows for multiple processing centers or centralized processing (multi-bank or multi-region). In this way, you can gain maximum time zone flexibility while you retain the ability to centralize operations as your changing needs dictate. By printing substitute checks (IRDs) for the chargebacks, combined notices for all locations can be created, and the sorting of chargebacks can be eliminated.

### **IT'S PRACTICALLY AUTOMATIC**

VECTOR Returns allows you to automate input via image capture, or directly from the VECTOR Exceptions Solutions and image return cash letters. You can then eliminate basic data entry, microfilming, and the manual entry of chargeback item data — while storing images in any electronic archive media you choose. You'll improve your processing window and input accuracy. And while you create images useful to both you and your customers, you'll improve overall productivity and quality.

### **DECISIONING MADE EASY**

With VECTOR Returns in place, automatic decisioning takes place for the majority of incoming return chargeback items. These decisions are made using bank standards and/or customer-specific criteria. The decisioning process includes automatic depositor identification based on data drawn from the all-items file, and processing instructions obtained from the special instructions file.

The decisioning process enacted by VECTOR Returns can make manual intervention necessary for less than 30% of items. It reduces depositor lookup time significantly while it improves your processing window. Customer service will be enhanced because decisions are made more quickly and accurately. And because of fewer input errors and the elimination of routine processing, you'll see real improvement in overall productivity and quality.

## **SPECIAL INSTRUCTIONS ARE ROUTINE**

The VECTOR Returns Solution will accept “special instructions” for handling return items which can be specified at the bank, customer and account level. Extensive options for automated special instructions, such as specifying an alternate charge bank/account, specialized notice processing, RCK processing and account redeposit limits, are designed to accommodate the unique requests demanded by today's corporate and cash management environment.

## **DON'T SETTLE FOR LESS**

VECTOR Returns is unmatched in handling every aspect of processing returns, including settlement and disposition. It includes full-featured item disposition made to your General Ledger – reducing balancing problems significantly while virtually eliminating the need for manual balancing and accounting entries.

## **THE SOLUTION THAT REALLY DELIVERS**

The VECTOR Returns Solution simplifies and streamlines the notification and delivery process. It automates large-dollar return item tasks such as depositor identification, hold placement, customer notification – and it performs automatic matching of physical items and notifications received.

The Solution automates the customer notification process, with extensive delivery options including a variety of notice formats, electronic delivery via e-mail, fax, and web staging, and the delivery of image notices. Requests for account information are easily provided without manual intervention for extensive manual efforts.

## **THE COMPLETE SOLUTION TO RETURN PROBLEMS**

The VECTOR Returns Solution is truly the complete solution for processing incoming returns. This end-to-end, integrated system can be tailored to match your exact requirements today, and is completely scalable to do the same tomorrow.

With this Solution in place, you can automate your returns workflow, enhance your cash management offering and explore new horizons in customer service.

## **ALL THE INTERFACES YOU NEED**

The VECTOR Returns Solution includes interfaces to all required applications, including:

- DDA/savings posting files
- Memopost files
- General Ledger
- Phone suspense
- Account analysis applications
- Other VECTOR Solutions

## **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 VECTOR 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](http://www.metavante.com/is) to report problems, download fixes, and get any further information you may need.



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