



FIS Item Processing Solutions

Boost operational productivity using industry-leading capabilities

Truncate the paper early in the process with a full suite of Remote Capture solutions

When it comes to check processing, the key is to modify your business processes and truncate the paper as soon as possible. FIS' Remote Capture Solution suite enables you to capture check images at the point of presentment and transmit them electronically to our processing center. This advanced solution helps you save hefty courier costs, extend your business day and eliminate the geographical boundaries that limit your market reach. Teller Capture represents a change from the traditionally independent processes of accepting transactions through the teller line and then capturing items in a back-room proof department. With the teller capture feature, FIS™ takes advantage of the ability to scan and use images in place of paper documents so items can be truncated at the earliest possible time to minimize handling and reduce errors. Instead of sending paper to a back-room operation, tellers scan items into electronic form at the time of presentment, and subsequently, the items are moved around electronically.

Branch capture offers an alternative to Teller Capture – where a more traditional approach to the counter workflow can be utilized. Bank Employees can continue to service transactions as they traditionally do, but at the same time capture into a desktop scanning device. No need to batch items together or transport to a central location.

To fully round out the offering, FIS' ATM and Kiosk solutions allow for your work to be captured at a variety of unattended machines. From the traditional ATM to the full service standalone Kiosk, FIS Remote Capture solutions have the capabilities you need in order to meet your customers demand for efficiency and availability.

Improve Client Loyalty while Reducing In-Branch Workloads with Commercial Capture

FIS' Commercial Capture solutions enable your commercial clients to capture check images at their office or store and electronically transmit them for processing. Your institution will benefit from reduced workloads in your branches, greater client loyalty, a lower risk of fraud and the ability to attract corporate accounts outside your immediate geographic area. Your customers benefit, too, from the ability to consolidate accounts, reduce posting errors and eliminate time-consuming trips to the branch. One of your biggest operational expenses is item handling, and an on-us check may be handled as many as 10 times, or even more if it becomes an exception. Image capture and proof of deposit (POD) can help you slash these costs. Once your items are sent to our technology center, we perform image capture, reject re-entry, key, balance, and prepare and send electronic or physical cash letters.

Statements

With image statement rendering services from FIS, you'll experience cost savings, and employees will have the ability to focus on more important tasks. Our image system prints customer statements using high-quality laser printers that print both the front and back of checks, in check number order, making it easy for your customers to reconcile their accounts. Our automated mailing equipment counts, folds, inserts, seals and applies postage to the image statement in one operation. Since no physical items are returned with the statement, postage costs will plummet. You also have the option of e-mail or Internet-based statement presentment, to further increase cost savings.

Archival and Research

With image item archival from FIS, all images are stored in a trusted, image archive system for up to seven years and may also be burned to CD or DVD. Images then can be accessed by authorized employees, using browser-based software, from their desktops. Users can perform queries on specific items or ranges of items, using criteria such as serial numbers, amounts, sequence numbers, account numbers or transaction codes. As an alternative, we can provide you with software that will enable personnel to view and query data on CDs or DVDs.

Exceptions and Returns Made Easy

Processing exception and return items is labor intensive, time consuming and fraught with expense. Pulling, qualifying, making pay or no-pay decisions, returning and charging back items can be a tedious and expensive process, while preparing and distributing notifications to clients adds even more time and expense. Through the end-to-end utilization of the FIS Chargeback Manager and Chargeback Manager + solutions, FIS Item Processing can offer embedded day two processing featuring automated decisioning, special instructions, notice creation, and settlement.

By utilizing the same platform as the Day 1 capture, FIS Chargeback Manager and Chargeback Manager + leverage the ongoing improvements in the platform, and allowing for quick decisioning of presented items.

Leverage our flexible deployment options

Your institution is unique, with a business model that's different from all others, as well as individualized strategies, growth objectives and budgetary considerations. That's why FIS offers a comprehensive array of image-based solutions. Our open-system applications are fully integrated with browser-based modules for check processing, document and remittance imaging, and electronic archival. And, FIS provides installation, all training and support.

If you are using conventional processing and feel that the cost to upgrade to an image-based system is beyond reach, consider outsourcing to one of our nationwide centers. Using high-speed image-enabled or branch-capture transports, CAR/LAR, and browser-based balancing functions, we will process your work quickly and accurately. Cash letters are prepared and sent to the Federal Reserve or correspondent banks either physically or electronically, and all items are imaged and archived.

Another alternative allows you to shift the cost of software, associated maintenance and even hardware, in many cases, to FIS. The software resides at our data center, but all items are captured and processed at your facility. We can also provide services such as balancing and image cash letter transmissions, if you choose this option. You benefit from a tremendous reduction in costs while gaining unlimited access to the latest technology.

Take a Proactive Approach to Disaster Recovery

Losing the ability to perform critical daily operations is a major concern for financial institutions. A crisis or disaster – from a simple power/telecom failure to devastating weather – can bring your item processing operations to a halt. Your current Business Continuity Plan may not be enough and that is why FIS has

created supplemental Disaster Recovery options to guarantee that those critical operations can continue when the unexpected happens. With our Secure VPN technology, we can assist with item capture and processing through a cellular data connection, mobile hotspot, or other available internet connection. FIS Disaster Recovery Service will ensure you always have a method of restoring functionality to your business.

Fraud Detection and Protection

FIS offers a fraud detection system that provides omnichannel risk review and fraud detection controls for Day 1 or Day 2 processing. The application adds channel-specific and common business rules across the platform, preventing bank losses due to fraud. Transactions and items are scrutinized through the cross-channel controls including duplicate detection, deposit limits, account validation, image analytics and deposit fraud prevention.

Endpoint Exchange

When you become a member of our national payment exchange network, you gain a single point of settlement for image and paper cash letter receipt and presentment, without the need to join multiple networks with conflicting exchange rules. This robust suite allows you to make the transition from paper to images smoothly and at your own pace. FIS will manage the transmission of your image cash letters, aggregating and clearing your items through a centralized portal to the various national exchange networks.

Check Image Solutions Benefits

FIS image-based solutions allow you to focus on your customers, using industry leading capabilities to boost operational productivity. Discover an item processing solution that continues to adapt to your constantly changing needs and take advantage of all these value-added services:

- Remote branch, merchant and consumer capture options to expand your market
- Fraud prevention options, including duplicate detection, deposit limits, account validation, image analytics and deposit fraud prevention
- Electronic delivery of statements for enhanced service and significant cost savings
- Disaster recovery services that ensure your items will be processed even in the event of a crisis or disaster

Contact Us

To learn more about how your organization can streamline operations and reduce item processing costs, contact your client relationship manager, call 800.822.6758 or visit www.fisglobal.com.