



FIS DIRECTLINK SUITE

Remote Capture Solutions for Every Channel

FIS DirectLink Suite

Check Image Capture and Processing for all Remote Channels

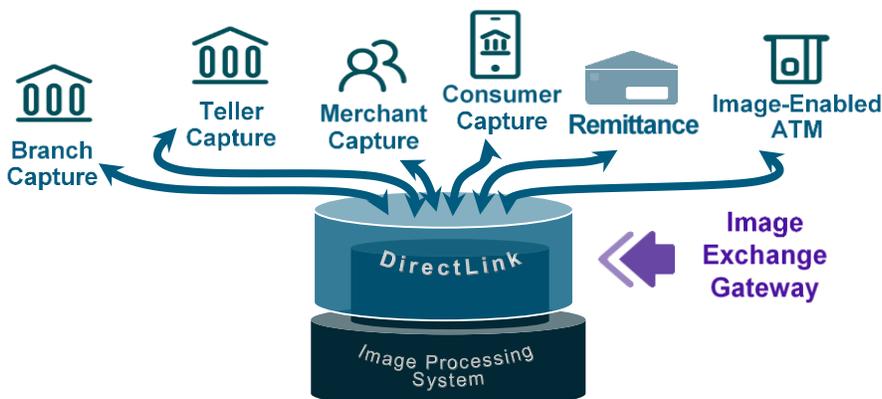
FIS™ DirectLink provides real-time image capture solutions with cross-channel business rules, controls and workflow.

The FIS DirectLink Suite was designed to solve a variety of business needs in the industry. By providing integrated solutions within a single platform, FIS can help our clients streamline system management, simplify IT audits, and reduce support costs with fewer systems to secure and maintain. The improved systems integration also results in fewer batch processes and files to monitor, reducing support costs and processing risk.

The capture channels included with FIS DirectLink Suite are Remote Deposit, Branch Capture, Teller Capture, ATM Image Deposit and Remote Remittance Capture. Transactions presented from the capture channels are scrutinized through the cross-channel controls, including duplicate detection, deposit limits, account validation and other item validation.

Benefits of FIS DirectLink Suite:

- Supports all check processing channels
- Enables cross-channel controls
- Provides real-time image access
- Eliminated file transfers
- Delivers dynamic, actionable workflows for exception resolution



Remote Channels

FIS DirectLink Merchant

FIS DirectLink Merchant provides a modern solution to Commercial Remote Deposit. Based on the application's responsive design, deposits can be captured and managed across from PC, Mac, tablet or mobile devices. The experience is touch-friendly and intuitive.

Benefits:

- Contemporary, device-independent design
- Tight integration to back-office capabilities for rapid processing and settlement
- Cross-channel risk mitigation tools

FIS DirectLink Consumer

FIS DirectLink Consumer adds remote deposit to mobile banking, delivering real-time image capture, balancing, and risk controls. Mobile deposits are delivered to the image landing zone immediately, where risk rules are enforced across channels before sending items to item processing.

Benefits:

- Real-time image delivery
- Seamless user experience
- Multiple items; no data entry required
- Integration to cross-channel, same-day risk and fraud controls

FIS DirectLink Branch

FIS DirectLink Branch supports back-counter branch capture needs, processing batches of deposit items in high volumes. Transactions are captured in real time to the central database where data and images are available in real time for review and processing. All capture and processing activities are completed through the browser application, reducing IT support for branch personnel.

Benefits:

- Real-time image capture and delivery
- Support for browser-based capture
- Rapid resolution of back-office rescan requests

FIS DirectLink Teller

FIS DirectLink Teller provides full deposit automation at the teller line. DirectLink Teller is fully integrated with FIS Core system teller applications, supporting seamless processing within the context of teller activities. Teller Capture reduces the cost of branch deposits and provides greater efficiencies across the operating environment.

Benefits:

- Replace all paper tickets
- Eliminate deposit adjustments
- Support deposits of all sizes
- Automate many teller tasks
- Faster item presentment and settlement

FIS DirectLink ATM & Kiosk

FIS DirectLink ATM enables Image-enabled ATM machines to deliver transactions to the image landing zone in real time. Deposit Automation is handled at the ATM, and balanced image transactions are uploaded to the DirectLink server and Item Processing, with no manual intervention.

Benefits:

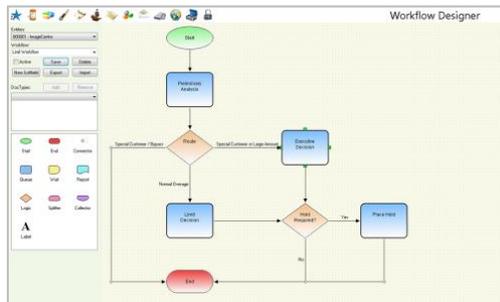
- Self-service deposit processing
- Eliminate empty-envelope fraud
- Eliminate ATM deposit adjustments
- Faster item presentment and settlement
- Full integration to cross-channel, same-day risk controls

Omnichannel risk controls

In addition to provide for remote capture solutions, FIS DirectLink Suite also provides the benefits of omnichannel transaction monitoring.

Risk Review

Exceptions discovered during cross-channel validation are subject to the real-time dynamic workflow engine that is bundled with DirectLink. Risk Review identifies risk and fraud using data and image analysis, as well as optional cross-bank deposit fraud risk scoring. As determined by the financial institution, exceptions will result in an automated notification to designated roles for review (e.g., Bank Officer, Risk Manager, or other). The designated reviewer will evaluate the suspect and make a disposition. Only when that is complete will the deposit be released for upstream processing.



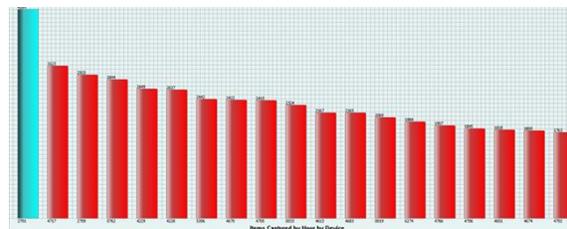
FIS DirectLink provides cross-channel risk mitigation controls to reduce risk of deposit fraud.

Controls include enterprise wide duplicate detection, image analysis, cross-channel deposit limits, and account-based risk monitoring.

Embedded workflow management allows institutions to design exception workflows that fit the way they do business.

FIS Channelytics

The bundled FIS Channelytics solution supports trend analysis to identify opportunities to optimize performance and refine workflows. The metrics available for analysis include volumes, rejects, amount recognition statistics and scanner related events.



Contact Us

To learn more, please contact us at 800.822.6758 or visit us at fisglobal.com.