

Check processing

HISTORY IN THE MAKING

As check volumes decline, how can you achieve new efficiencies without sacrificing customer convenience?



The good news is that it doesn't have to be your investment.

Modernizing your approach to item processing with an efficient, best-in-class solution frees up capital and empowers your bank's strategy.

Declining check volumes by the numbers

48%

US annual check volume has decreased by almost half since 2003.

4-5% average per institution

This incremental, annual slide means higher costs and lower margins.

\$1,221 per fraudulent check

Still the largest per-loss cost of any channel.

Key drivers of efficient check processing

The declining numbers are clear, yet despite the trend, the volume of checks processed by FIS have been steadily **increasing**. That's because we continue to make major capital investments so you don't have to.



Economies of scale



Market-leading technology



Core integration



Reduced risk

FIS item processing by the numbers

With the highest annual processing volume in the industry, FIS is uniquely positioned to offer you long-term efficiencies, lower total cost of ownership and reduced operating risk.

15%

FIS' increase in **check volume** since 2003

40%

of the top 100 US institutions are using **FIS item processing**

15-20%

Typical **cost savings** for most clients

The advantages of outsourcing to FIS

- Annual software updates at no charge
- As volume declines, **your invoice declines**
- You **reduce IP and IT staffing**
- FIS performs **disaster recovery**
- You leverage our **telecom bandwidth**

By outsourcing your item processing to FIS, you also:

- Increase check deposits at the ATM and via mobile device
- Reduce clearance times and extend same-day processing
- Streamline branch workflows
- Benefit from early detection of potential fraud

For more information about how you can be part of check processing history, visit www.fisglobal.com/modernIP.

(Source: Federal Reserve Board of Governors Annual Report)

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