

## Product



### Consumer Source Capture

Offer Retail and Small Business Customers  
Convenient Check Deposits from the Home or Office



Consumer Source Capture from Fiserv will help you attract new customers, grow revenue and increase usage of online banking—without compromising security or processing quality.

Remote deposit capture has proven to be an efficient and secure solution for business customers of financial institutions. Consumer Source Capture extends that same functionality to a new frontier—retail and small business customers. The rise of online banking has demonstrated the willingness of many consumers to streamline their financial needs via personal computing technologies. The ability to make home-based check deposits is an exciting new enhancement to your online channel and can serve as an effective tool for gaining market share.

The solution provides an easy to learn, secure way to deposit checks using a home scanner and a Windows® computer with Internet access. No longer will your retail and small business customers travel to wait in line at a branch or ATM, or spend unnecessary time and effort completing deposit slips. In addition, Consumer Source Capture expedites funds availability while minimizing the risk of check loss or theft. Institutions large and small need ways to

#### Benefits to Your Financial Institution

- Ability to serve customers anywhere
- Improved customer retention
- Increased deposit activity and use of online banking
- Expanded deposit windows
- Ability to mitigate fraud using enterprise tools
- A single technology platform for all Source Capture Solutions
- An environmentally responsible option for financial institutions, that reduces paper, fuel and carbon emissions

#### Benefits to Your Customers:

- Added convenience and time savings
- Reduced costs, by eliminating trips to a branch location
- Improved funds availability through timely deposits
- Complete, online summaries about past deposits with access to check images for reference
- A green option for consumers, saving time and reducing fuel and carbon emissions



Fiserv, Inc. (NASDAQ:FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers.

increase their geographic footprint, build customer satisfaction and strengthen retention initiatives. Consumer Source Capture offers you streamlined deposit management and reduced processing and paper-handling costs. The convenience of home or small office capture can improve customer relationships and encourage use of online banking services. And, if you already offer other Source Capture solutions to corporate clients, this component can be added at a low incremental cost and is available in both an in-house and an outsourced/ASP mode

### Easy to Use, Easy to Deploy

The solution requires no software installation on your customer's computer. The customer simply creates check images using a standard office scanner that is TWAIN-compliant and Fiserv-certified. The interface guides customers through the steps of creating a deposit ticket, scanning the check, entering deposit details and confirming the deposit.

Your institution can automatically review each deposit to minimize image quality issues, duplicates, amount verification problems and other errors. Deposits with potential errors are automatically flagged for review by a bank staff member centrally within your operations providing a controlled, secure process for handling your customers' deposits.

### Source Capture Solutions: Proven Technology and Design

Consumer Source Capture uses proven deposit capture technology. Source Capture solutions help you optimize all sources of deposit gathering by leveraging a single,

### Consumer Source Capture Short Story

Jill Baker runs a riding stable. Each month, she receives checks totaling thousands of dollars from her clients in return for boarding horses and offering riding lessons. From her rural ranch, which serves as Jill's home and business, it is a 20-minute drive to her bank branch in the center of town. As soon as her bank offered check capture for consumers and small businesses, Jill jumped at the chance to try it. "I love the convenience of scanning and depositing checks from my office," says Jill. "Now the money is in my account right away instead of sitting in my cash box for a week and, with fewer trips to town, I'm saving money on fuel, too. I'm so pleased that my bank can offer this innovative solution."

Web-based platform across multiple touchpoints. As a result, you can keep operations processing, maintenance, training, risk analysis and support under tighter control.

### A Win for You and Your Customers

Consumer Source Capture can help you achieve a competitive advantage by reducing processing costs and meeting growth objectives—while offering your retail customers a faster, more convenient and secure way to make remote deposits. For more information, please call us toll-free at 1-800-872-7882

### Connect with Us

For more information, please call us toll-free at 1-800-872-7882 or visit our website at [sco.fiserv.com](http://sco.fiserv.com)



**Fiserv, Inc.**  
255 Fiserv Drive  
Brookfield, WI 53045

800-872-7882  
262-879-5322  
[getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)  
[www.fiserv.com](http://www.fiserv.com)

Fiserv is a registered trademark. Other products referenced in this material may be trademarks or registered trademarks of their respective companies.

© Copyright 2009 Fiserv, Inc. All rights reserved. 1-17-9-COL 03/09