

Product



Merchant Source Capture Streamline Corporate Deposits



Businesses want convenient, easy-to-use check deposit solutions. Fiserv offers efficient deposit support using a Web-based solution that can be quickly and cost-effectively deployed for the benefit of your business customers.

Although check volume may be declining in this era of electronic commerce, consumer and business-to-business transactions continue to generate billions of checks annually. Corporations and merchants want an easy-to-use solution that allows them to make online deposits from the convenience of their offices, with a minimal investment in time and equipment. In a competitive economic environment, businesses want to make deposits on their own time and terms—not only when your branch doors are open.

Fiserv offers several solutions to benefit your corporate customers and enhance your competitive position. Merchant source capture (also known as Remote Deposit Capture or RDC) is the most prevalent but consumer capture and lockbox are additional options for improving organizational efficiency and profitability.

Benefits to Your Financial Institution

- Thin-client solution is easily implemented at the corporate client's office
- 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
- A single technology platform for Source Capture Solutions
- An environmentally responsible option to reduce 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

Merchant Source Capture

Merchant Source Capture is designed to meet the demand for customer convenience increasing deposits, improving float management and reducing the cost of processing checks. Requiring only an Internet connection and a Fiserv-certified check scanner, Merchant Source Capture maximizes efficiency and business profitability.

Captured check images and data are transmitted in real time to your financial institution—or a Fiserv center—expediting deposit processing. Merchant Source Capture also centralizes operational management of your source capture environment, offers internal review of deposits received and provides powerful, enterprise-wide management controls.

Consumer Source Capture

For very small businesses or those with a low volume of checks, Consumer Source Capture may be a good option. It uses home office equipment, such as an all-in-one printer/scanner, to capture and submit deposits.

Lockbox Solutions

Another important element of any corporate deposit strategy is lockbox or remittance processing options. Merchant Source Capture enables capture and balancing batches of coupon remittance transactions. Support is provided for extracting the coupon data to update the customers' accounting system and sending the check data and images for deposit.

Merchant Source Capture reflects your commitment to make a customer's banking relationship easier and more efficient. It takes on the look and feel of your brand and is offered directly through your business banking Web portal. It is designed with simplicity in mind; business users are guided through the deposit capture process, from scanning checks and keying amounts to deposit balancing and submission.

The technology automatically recognizes and captures item amounts, while image analysis capabilities ensure that images are of acceptable quality for exchange and archiving. It also supports duplicate item detection and resolution.

View & Review

At your financial institution, you can examine the deposits your business customers make using Merchant Source Capture. If you make a correction to a deposit, the system automatically delivers a notification to the customer via e-mail or through a secure message from within the application. Reports are generated online and tailored for such functions as customer billing, workflow management, customer service and quality control.

At your customer's site, Merchant Source Capture provides an enterprise-level view of deposit activities, and new insight into their business activity. They can organize deposit data, images and other information by a variety of criteria; create and view customizable activity reports; and export data to other business applications. These tools enable your corporate customers to identify trends and potential issues, helping them to manage their businesses more effectively.



Source Capture Solutions: Proven Technology and Design

Source Capture solutions help you optimize all sources of deposit gathering by leveraging a single, Web-based platform across multiple touchpoints. As a result, you can keep operations processing, maintenance, training, risk analysis and support under tighter control.

Connect with Us

For more information, please call us toll-free at 1-800-872-7882 or visit our website at sco.fiserv.com

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.

Merchant Source Capture Short Story

Walter Wong runs a computer repair business with several locations. Many of his customers still like to pay by check, especially their small business clients.

Before implementing merchant capture, Walter often left checks sitting in his cash register for up to a week before getting a chance to deposit them in the bank. When his bank offered merchant capture, he found some significant benefits.

According to Walter, "My employees are not wasting time and gas driving to the branch, the security is much better and of course we get payments credited to our account much sooner. What's not to like? Even better, I can centralize all my stores to one bank and centrally monitor the stores' deposits."



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com

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