

Product



Consumer Source Capture™

Offer the Convenience of Home Deposits



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

Remote deposit capture has proven to be an efficient and secure solution for corporate enterprises. Consumer Source Capture extends the benefits of remote deposits to a new frontier—consumers and small businesses.

The rise of online banking has demonstrated the willingness of consumers to streamline their financial needs using personal computing technologies. The ability to make check deposits without leaving the home or office is an exciting new enhancement to your online channel, and it can serve as an effective tool for gaining market share.

The solution provides an easy-to-learn and secure way to deposit checks using a personal scanner and any computer with Internet access. Consumers and small business owners no longer need to spend time waiting in line at a branch or ATM or completing deposit slips—an important cost-saving advantage. In addition, Consumer

Source Capture improves cash flow for businesses while minimizing the risk of check loss or theft.

More than ever before, financial institutions need ways to expand their geographic footprints and strengthen consumer satisfaction and retention. Consumer Source Capture is an attractive new product offering that streamlines deposit management while reducing processing and paper-handling costs. The convenience of remote deposits can improve member/customer relationships and encourage the increased use of online banking services. And if you already offer other Source Capture Solutions® from Fiserv to businesses, Consumer Source Capture can be added at a low incremental cost.

Easy to Use, Easy to Deploy

Consumer Source Capture is available to financial institutions in either an in-house or outsourced/ASP mode. No software installations are required at the user site.

Deposits are made by simply creating check images using a standard, TWAIN-compliant office scanner and following simple prompts to create a deposit, scan checks, enter deposit details and confirm 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 staff member within your operations, providing a controlled, secure process for handling remote deposits.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next, right now.

Source Capture Solutions: Proven Technology and Design

Consumer Source Capture uses proven deposit capture technology. Source Capture Solutions helps 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 maximum control.

A Win-Win Solution

Consumer Source Capture can help you achieve a competitive advantage by reducing processing costs and meeting growth objectives—while offering a faster, more convenient way to handle deposits.

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. Her rural ranch, which serves as Jill's home and business, is a 20-minute drive to her branch in the center of town. As soon as her financial institution offered home deposit, Jill jumped at the chance to try it. "I love the convenience of scanning and depositing checks from my home 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 with this innovative solution."

Key Benefits

For Your Financial Institution:

- Ability to expand your geographic footprint
- Improved 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 touchpoints
- An environmentally responsible option that reduces paper and carbon emissions

For Consumers and Small Businesses

- Added convenience and time savings
- Reduced costs and improved productivity by eliminating deposit trips
- Improved funds availability through timely deposits
- Complete, online summaries about past deposits with access to check images for reference
- A green alternative that saves time and reduces fuel and carbon emissions

Connect With Us

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



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