

## Product



### Teller Source Capture

Capture Check Deposits at the Front Counter



Are you looking for a new opportunity to improve your client service at the teller? Teller Source Capture from Fiserv can help you increase efficiency and enhance customer satisfaction.

Simplifying teller line transactions is important. With Teller Source Capture in your front counter, tellers focus more attention on the customer, not on the transaction. Designed to work with the teller application solutions from Fiserv, this advanced branch automation tool uses image-capture functionality to automatically capture, validate, endorse, proof, balance and manage transactions from the moment they arrive at the teller window. It eliminates manual proofing and encoding, and minimizes exceptions, dramatically reducing your cost of research and adjustments. With fewer manual keying errors, each item is read correctly extending the processing day and speeding funds availability.

#### Reduced Back-Office Processing Costs

While providing your customers with enhanced service, Teller Source Capture can also reduce your back-office processing costs. Since virtual tickets are created, control, cash, deposit and general ledger tickets are no longer needed. With fewer errors, research and analysis costs and

courier fees are also trimmed. Reduced cash outages and out-of-balance transactions mean that fewer adjustments are needed, and the time and resources spent on teller training are also minimized.

#### Fraud Detection

The financial industry is faced with increasing instances of fraud and identity theft. Teller Source Capture offers safeguards to combat and help prevent these activities. The R/T number is validated at the point of presentment, and non-MICR ink is immediately identified. In addition, the solution can be integrated with other products to enable alerts to non-issued positive pay checks, exceeded CTR limits and stop payment matches.

Your tellers can quickly scan paper checks, deposit slips, reorder forms and remittance stubs using a device that captures the image, the courtesy and legal amounts, MICR line data and all other necessary information. Cash amounts are converted to electronic entries, immediately displaying the document image and data on the teller's screen. The account number is automatically validated and the amount of the transaction is balanced. If it is not in balance, the system immediately highlights the errors and suggests steps to fix it—all in the few moments the customer is at the teller window.

The transaction is instantly posted in the system, and your teller can then give the customer a real-time deposit receipt. There is no manual data entry to slow the process,



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and manual entry errors are eliminated. Customer service is enhanced and errors are caught and corrected immediately, providing ready-to-post transactions before the customer has even left the branch. Enhanced with other FraudGuard® solutions such as Digital Signature and Check Stock Verification, your institution and your clients will be protected from the risk of fraud.

### **An End-to-End Solution**

Capturing items earlier in the process is only part of today's solution. While Teller Source Capture is designed to handle smaller deposit transactions, it can be complemented with Branch Source Capture™ to handle larger deposits in the back counter or Merchant Source Capture™ to capture deposits at your corporate customers' sites.

You can trust Fiserv to provide a complete end-to-end solution that includes capture, processing and even check clearing through the Fiserv Clearing Network. Tightly integrated with all Fiserv account processing solutions, Teller Source Capture can improve your customer service while feeding seamlessly into your existing back-office check processing services.

### **Connect With Us**

For more information, contact us at 800-872-7882 or [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com), or visit our website at [sco.fiserv.com](http://sco.fiserv.com).

### **Key Benefits**

#### **Improve Customer Service**

- Tellers can focus on the customer instead of the transaction

#### **Reduce Errors**

- Since more of the process is automated, with built-in verification, there is less chance of error

#### **Reduce Research and Adjustments**

- Less research and adjustment and fewer keying errors equal improved efficiency

#### **Catch Fraud Sooner**

- Stop fraudulent items at the teller line, rather than in the back office

#### **Gain a Complete Solution**

- Enhance your operation with a complete Fiserv solution that includes straight-through processing from teller capture through to clearing checks with the Fiserv Clearing Network



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