



ATM DEPOSIT PROCESSING

PROCESS ATM DEPOSITS SMOOTHLY AND EFFICIENTLY

ATM Image Processing is an automated, image-based solution for processing both paper-based and image-based ATM deposits. With ATM Deposit Processing, banks can significantly improve efficiency while lowering the cost of processing ATM deposits

IMAGE BASED SOLUTION

Software Earnings' ATM Deposit Processing is an automated, image-based solution for processing both paper-based and image-based ATM deposits. It features a Windows® operating system that allows banks' ATM networks to transition from paper-based transactions to processing in a mixed ATM depository environment.

ATM Deposit Processing functions as a stand-alone end-to-end solution. The system comes complete with capture, balancing, and posting capabilities.

In an image-based environment, this application will collect and manage transaction images and data, verify deposit items, create adjustments as necessary, and prepare transactions for posting and input into existing backend systems. With ATM Deposit Processing, banks can significantly improve efficiency while lowering the cost of processing ATM deposits.

PROCESS ENHANCEMENTS

ATM Image Deposit Processing now offers support for the automated confirming of adjustments. This advanced new process allows the workflow to manage itself and provides for the elimination of manual operations. Operations will save time and expenses during balancing.

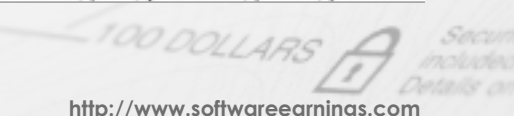
ATM BALANCING FEATURES

The new enhancements supports, downloads, and imports ATF files without the need for balancing operators to exit balancing systems. Balancers will continue working while importing the files, preventing any disruptions of balancing operations.

ATM Deposit Processing's enhanced design features the ability to view only out-of-balance batches. Balancers will use hot keys to find and display out-of-balance batches, enabling higher conveniences for balancers and long-term cost savings.

PRODUCT HIGHLIGHTS

With ATM Deposit Processing, back office processes for paper and digital workflow will remain the same. Paper processes will coexist with electronic workflow. When image ATM files are processed, our solution reduces envelope and deposit slip processing.





Features	
Ease of Implementation	<ul style="list-style-type: none"> • Limited training required of ATM staff • Doc preparation is not required
Application Features	<ul style="list-style-type: none"> • Efficient RECO, KEY, power encode, and image balance • Accommodates volume growth • Supports multiple conventional and image-based ATM hardware • Generates entries to settlement and suspense accounts for each ATM machine by processing date • Credit slip and cash-in tickets are automatically inserted
Efficiency	<ul style="list-style-type: none"> • Reduces envelopes and deposit slips at image ATM • Read rates in excess of 85% on ATM deposit transactions • Scans all checks for the absence of MICR printing and passes deposit information to fraud detection systems for validation • Eliminates the accumulation of holdovers and unprocessed transactions • Scalable solution for cost-effective ATM volume requirements • Adjusts employee workload and leveling of personal • Allows centralized use of staffing • Adjustments and advice notices are reduced
Reports	<ul style="list-style-type: none"> • Provide print status and management reports • Upload to an on-line viewing facility • Provide DDA information to the posting system to allow for proper float assignment
Customer Service	<ul style="list-style-type: none"> • Reduced inquires with image advice notices • Print advice notices and include images of the customers' deposit, the corresponding transaction information, the reason for the adjustment, and customer contact information

