



CIF 20/20[®] Teller Capture[™]

Secure and Automated Check Processing

A healthy bottom line depends on good customer service, and CIF 20/20 Teller Capture makes good customer service even better! Expedite customer access to funds and reduce costs and errors by imaging and posting checks right at the teller window.

Use Your Front Line to Grow Your Bottom Line

BUSINESS VALUE

- Improve Operations

COMPATIBILITY

- CIF 20/20*

- When a teller scans a customer's check, an automated fraud check validates the item and transmits the image directly to the item processor – all in near real-time.

IT WORKS LIKE THIS ...

Using scanners connected directly to PC-based teller workstations, CIF 20/20 Teller Capture applies precision Courtesy and Legal Amount Recognition to determine the value of each item. It enables tellers to quickly validate items such as checks or deposit slips. Once the teller has accepted the imaged data, the system automatically populates the transaction screen with MICR line information, reducing the need for manual entries.

Tellers either approve the imaged data or make necessary corrections within CIF 20/20 Teller Capture. The application then automatically sends a file containing the transaction information to the check image exchange server.

REDUCE EXPENSES AND IMPROVE SECURITY ...

Transporting paper documents or using correspondent banks for check processing can significantly increase operational costs and security issues. CIF 20/20 Teller Capture streamlines teller and back-office operations, eliminates courier costs, and reduces other expenses associated with traditional item processing.

Tightly integrated with the Yellow Hammer™ and AlertCenter™ products, Jack Henry Banking's fraud detection and prevention solutions, CIF 20/20 Teller Capture can improve your staff's ability to detect fraud or money laundering schemes before they enter the system. Tellers can proof and balance transactions while customers are still in their presence, enabling on-the-spot error detection and correction. When a teller scans a customer's check, an automated fraud check validates the item and transmits the image directly to the item processor – all in near real-time.

KEEP THE FOCUS ON THE CUSTOMER ...

The automation process gives tellers the opportunity to engage in conversations, whether it's cross-selling another product, recommending a service, or just asking how a customer's day is going. The ability to eliminate traditional check processing expedites transaction processing, provides customers with near-real-time transaction data, and helps ensure a better customer experience.

WHAT IT DOES:

- Provides seamless integration between the teller product and the capture solution.
- Converts paper checks into digital images at the teller line.
- Incorporates CAR/LAR processing to save time and reduce errors.
- Provides tellers with the opportunity to approve or edit the imaged data.
- Supports a variety of industry-leading scanners with a single interface for easier integration with the bank's existing infrastructure.
- Allows tellers to create virtual tickets to replace Cash In/Out, GL Debit/Credit, Deposit, and many other paper tickets, reducing the cost and effort associated with paper ticket processing
- Provides multiple connection points for sending and receiving data to expedite transaction times.
- Integrates with the Yellow Hammer and AlertCenter fraud detection and prevention solutions.

WHAT IT DOES FOR YOU:

- Improves customer service by providing near-real-time transaction information.
- Eliminates the high costs and security issues associated with transporting paper checks.
- Provides cost savings through check image exchange and electronic clearing and settlement.
- Reduces the number of checks tellers key in, improving accuracy and decreasing the errors.
- Eliminates paper early in the transaction and significantly reduces the number of times bank employees handle paper.
- Allows tellers to proof and balance transactions and correct errors in the MICR line while the customer is at the teller window.
- Allows a bank to detect fraud on a deposit or transaction before the customer walks away.
- Reduces the need for central check processing or for a correspondent bank relationship for check processing.

CIF 20/20 Teller Capture streamlines teller and back-office operations, eliminates courier costs, and reduces other expenses associated with traditional item processing.

For more information about Jack Henry Banking®, or to schedule a demonstration or talk to an existing user, email askus@jackhenry.com, call 417-235-6652, or visit www.jackhenrybanking.com.