Core Director® Teller Capture™

Check Processing and Truncation

Good customer service starts with your tellers, but are you providing tellers with the technology they need to be as efficient as possible? Core Director Teller Capture allows your front line personnel to focus on building relationships with your customers because it frees them from manual data entry and potential errors. This solution also allows you to maximize the cost savings associated with image-based transaction processing and improve cross-sell rates.

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Deposit Automation and Truncation Solution for Core Director

BUSINESS VALUE

- Make Money
- Save Money
- Improve Operations
- Reduce Risk

COMPATIBILITY

- Core Director®

- *Core Director Teller Capture automatically reads and validates transaction data to streamline workflow and eliminate the need for manual data entry.*

IT WORKS LIKE THIS …

Core Director Teller Capture converts paper checks, deposit slips, payment coupons, and other paper items into electronic images at the teller line. Using the sophisticated Alogent® Front Counter processing engine, this solution automatically reads and validates transaction data to streamline workflow and eliminate the need for manual data entry. Errors, non-conforming items, and other exceptions are identified while the customer is present and available to make any required corrections.

MAXIMIZE YOUR BANK'S DOLLARS …

By truncating paper documents at the teller line, banks experience significant cost savings. Image-based transaction processing saves on transportation, facilities, and other item processing costs, and additional savings can be realized from operating efficiencies, lower error rates, and the elimination of paper documents. Banks can also take advantage of more cost-effective clearing options. Core Director Teller Capture can also increase revenue, because it changes the focus from the transaction to the customer, presenting tellers with more time to respond to cross-sell opportunities. Paper truncation also allows banks to improve revenue through earlier funds availability.

IMPROVE EFFICIENCIES …

Core Director Teller Capture uses the latest image-based processing technologies to streamline and automate teller transaction workflow. This helps ensure near-real-time transaction accuracy, integrity, and conformance with image-quality standards, and reduces service times. Image-based transaction workflow reduces the need for manual keying of transaction data and can be used to automatically recognize funds availability rules, transaction codes, and non-conforming items.

BETTER SATISFACTION ACROSS THE BOARD …

Image-based transaction workflow also improve customer services levels by enabling banks to provide better, more-attentive service and extended hours and cutoff times. Core Director Teller Capture enhances the customer experience through near-real-time error detection and handling at the point of presentment, as well as confirmed transaction receipts.

Core Director Teller Capture creates less work for tellers, generating faster transactions and fewer errors for the branch. Integration with the teller system and the use of advanced image recognition and image quality analysis technologies enable the solution to reduce the amount of keying and manual effort it takes for tellers to complete transactions. This improvement in end-to-end business processes and the elimination of redundant efforts results in improved teller satisfaction.

INTEGRATION MAKES IT EXCEPTIONAL …
Core Director Teller Capture is integrated with Core Director Teller to provide a seamless and advanced user experience.
It's also fully integrated with the 4|sight™ Item Imaging platform, which means electronic files of processed transactions are
automatically transmitted to banks' back end IP system for transit exchange, posting, archival, and other necessary functions.

SIGNIFICANTLY REDUCE RISKS …
The operational risks associated with paper-based transaction processes – including couriers, paper handling, and other manual
processes – are reduced or eliminated with Core Director Teller Capture. Risks are further reduced through comprehensive
access controls, encryption, and tracking of user activity. Information contained on paper is unlocked earlier in the process which
can be used for duplicate detection and fraud prevention efforts.

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WHAT IT DOES:

- Converts paper checks, deposit slips, payment coupons, and other paper items into electronic images at the teller line.

- Supports deferred transactions, reversals, and electronic journal integration.

- Offers straightforward transaction balancing at the teller line.

- Provides extensive scanner device support.

- Includes advanced recognition technologies (ICR/CAR/LAR) to automatically read transaction data and validate it using the latest image-based processing technologies.

- Offers image quality and usability analysis (IQA/IUA).

- Generates confirmed transaction receipts.

- Identifies errors, non-conforming items, and other exceptions at the teller line while the customer is still present.

- Creates virtual endorsements.

- Enables secure item transport.

WHAT IT DOES FOR YOU:

- Simplifies and streamlines transaction processes in the branch beginning at the teller line.

- Maximizes the cost savings available through branch image capture.

- Reduces error rates and improves teller efficiencies through reduced service times and fewer keystrokes.

- Reduces costs through check truncation and the elimination of paper documents.

- Helps ensure near-real-time transaction accuracy, integrity, and conformance with image-quality standards.

- Allows banks to take advantage of more cost effective clearing options.

- Maximizes teller "heads-up" time, changing the focus from the transaction to the customer and enabling them to optimize cross-sell opportunities.

- Helps improve the customer experience through better, more-attentive customer service, extended hours and cutoff times, and confirmed transaction receipts.

- Expedites funds availability.

- Mitigates financial and operational risks associated with paper-based transaction processes.

Errors, non-conforming items, and other exceptions are identified for the teller while the customer is present and available to make any required corrections.

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**.

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