SilverLake Teller™

Comprehensive Teller Sales, Service, and Transaction Processing

Designed by tellers for tellers, SilverLake Teller is a modular solution that gives tellers, customer service representatives, and managers tools to help their banks run more efficiently and profitably. It offers tellers superior automation and integration, enabling them to work faster and more accurately, improving customer service.

jack henry Banking®
A DIVISION OF JACK HENRY & ASSOCIATES INC®

Looking for More in Your Teller Automation Solution?

BUSINESS VALUE

- Make Money
- Save Money
- Improve Operations

COMPATIBILITY

- SilverLake System®

This dynamic and flexible system saves time and improves customer service by significantly increasing teller transaction processing speed, accuracy, and efficiency.

IT WORKS LIKE THIS …
SilverLake Teller is Jack Henry Banking's comprehensive teller sales, service, and transaction processing system, delivered in the Xperience™ framework. This teller solution offers one of the most flexible and advanced IBM® Power™ System-based teller products on the market today.

SilverLake Teller offers full integration with Jack Henry Banking's SilverLake Xperience core processing solution. This enables the quick and easy display of customer names, balances, memo posting, account inquiries, alerts, and CIF messages from one keystroke. This object-oriented technology can be easily modified, requires minimal maintenance, and seamlessly integrates evolving bank processes, enabling institutions to adapt to industry changes.

IMPROVE OPERATING EFFICIENCIES …
This dynamic and flexible system saves time and improves customer service by significantly increasing teller transaction processing speed, accuracy, and efficiency. SilverLake Teller also fully integrates with Jack Henry Banking's document and check imaging platforms as well as the Yellow Hammer™ and AlertCenter™ fraud detection and prevention products.

FEATURE-RICH MODULES …
SilverLake Teller is a modular system that gives tellers everything they need, including the ability to see check images and signature cards without leaving their workstations or customers. The modules are listed below along with key features and benefits.

TellerMaster™ provides an easy-to-use, easy-to-customize transaction processing solution that enables tellers to process any over-the-counter transaction. Tellers can quickly respond to customer requests and have instant access to overrides from any manager logged into the system. They can review checks, signature cards, and in-depth customer data without ever walking away from customers TellerMaster's electronic journaling and messaging features give front-line personnel the resources to protect against fraud, increase bank security, and freely share information enterprise-wide.

WHAT IT DOES:

- Provides customized transaction setup, easy-to-use balancing and research functions, and electronic journal capabilities.
- Fully integrates with Jack Henry Banking's document and check imaging platforms.
- Displays customer names, balances, alerts, messages, memo posts, and inquiries.
- Provides immediate access to current, customized, and in-depth customer data.
- Provides tellers with the ability to view check images and signature cards without leaving their workstations or customers.
- Allows tellers to request override approval from any manager logged into the system.
- Enables tellers to share branch information easily and instantly.

WHAT IT DOES FOR YOU:

- Significantly increases transaction processing speed.
- Improves accuracy and efficiency of teller operations.
- Provides tellers, customer service representatives, and managers with the tools necessary for the bank to run efficiently and profitably.
- Helps protect bank and account holder assets.
- Intuitive design and navigation reduces training needs.

SilverLake Teller Offline™ is included with TellerMaster and supports offline processing should a loss of communication to the host system occur, enabling tellers to continually process transactions. When the system outage has been resolved, transaction files are automatically uploaded to the host.

WHAT IT DOES:

- Supports offline processing should a loss of communication to the host system occur.
- Automatically uploads transaction files to the host after communication loss is resolved.
- Included as part of SilverLake Teller.

WHAT IT DOES FOR YOU:

- Supports business continuity.
- Eliminates customer inconvenience inherent in system downtime.
- Allows many capabilities even while offline, including: check printing, bond redemption, placing Reg CC holds, batching, and CTR tracking.

Teller CheckMaster™ enables the teller system to print high-quality checks for any department. Tellers can instantly produce cashier's checks, money orders, expense checks, and loan proceeds checks, completing each process in mere seconds. Teller CheckMaster also enables a bank to reconcile issued checks, create online check registers, print custom logos on checks, and generate reports for any department.

This fully integrated module can improve a bank's bottom line by replacing expensive preprinted checks and drastically reducing the time required to produce checks. Voided checks resulting from typing errors are also eliminated. This module helps monitor fee collections, automatically updates the monetary instrument log, and helps prevent check fraud and forgery. Teller CheckMaster automatically tracks each check produced and can print a digitized signature to prevent unauthorized signatures, helping to ensure that tellers follow related bank policies.

WHAT IT DOES:

- Allows tellers to quickly produce cashier's checks, money orders, expense checks, and loan proceeds checks, with each process taking 10-20 seconds.

- Imprints custom logos onto checks.

- Prints digitized signatures to prevent unauthorized signatures.

- Produces reports for any department.

- Helps monitor fee collections and assists in producing the monetary instrument log.

- Prints checks from CSRs' desks for accounts being closed.

- Quickly reconciles issued checks and creates online check registers.

WHAT IT DOES FOR YOU:

- Lowers banks' costs of pre-printed checks and other forms.

- Increases security for authorized signatures.

- Replaces expensive preprinted checks.

- Increases profitability by automatically monitoring fee assessments and collections.

- Enables dual signature and Issue Amount supervisor overrides.

- Allows printing of checks while in offline mode with locally stored check image templates.

Teller CheckMaster Plus™ enables banks to print temporary checks and deposit slips for customers at the counter rather than purchasing starter kits. This flexible module supports the ability to print banks' logos along with customers' names, addresses, and customer-requested check numbers. Teller CheckMaster Plus enables banks to print four checks per page to any designated printer and prints the MICR line for each check. It mitigates security risks by using blank check stock.

WHAT IT DOES:

- Provides a convenient method to produce over-the-counter checks and deposit tickets for customers when processing transactions at the teller window.

- Includes the customer's name and address and MICR-encoded account number on checks and deposit tickets (printed four at a time).

- Prints starter kits at the customer service desk allowing for a variable number of checks and deposit checks to be printed in a sequence of 4, 8, 12 etc. format.

WHAT IT DOES FOR YOU:

- Eliminates the need for counter tickets to be stocked and inventoried.

- Increases accuracy on tickets which are otherwise handwritten and subject to error.

- Eliminates the need to purchase, stock, and inventory starter kits for new accounts.

- Checks produced through Teller CheckMaster Plus include the customer's name and address and are accepted more widely than typical starter kit checks from check vendors.

Teller SigMaster™ returns signature images from a supported image product interface on-screen while tellers process transactions. This module saves the bank time and money by enforcing policies regarding customer signatures and reducing the number of forged items.

WHAT IT DOES:

- Signatures stored in a supported image product interface are displayed on-screen while tellers process transactions.

WHAT IT DOES FOR YOU:

- Helps enforce bank policies regarding customer signatures.

- Increases productivity and reduces errors by providing immediate access to signatures.

- Helps reduce check forgery.

Teller BondMaster™ allows tellers to redeem U.S. savings bonds at their workstations in seconds by simply selecting the bond issue date and series type. Teller BondMaster quickly and automatically calculates the amount of interest due to the customer, reducing wait time. Teller BondMaster stores Social Security numbers and mailing addresses to ensure that interest information is reported accurately to the IRS. Additionally, the system moves the tax information into the core system's year-end files, enabling the bank to accurately report 1099 interest to the IRS.

WHAT IT DOES:

- Calculates the amount of interest due to the customer when the teller inputs the bond issue date and series type.

- Automatically transfers tax information into the core system's year-end files, enabling the bank to accurately report 1099 interest to the IRS.

WHAT IT DOES FOR YOU:

- Eliminates the need to look up savings bond interest online, reducing lengthy customer waits.

- Eliminates errors and confusion in redeeming bonds.

- Enables banks to avoid the time-consuming manual task of maintaining IRS reporting data.

Teller CTRMaster™ assists tellers, bookkeepers, and data processing departments with producing the Currency Transaction Report (CTR). This module alerts tellers of CTR violations and allows them to electronically capture the Benefactor and Transactor information essential for the CTR report. Teller CTRMaster allows tellers to store data electronically and tracks and aggregates multiple cash transactions for multiple customer accounts. This module also accesses and updates an electronic file of both customer and non-customer information and transmits CTR data to FinCEN.

WHAT IT DOES:

- Assists in the production of the Currency Transaction Report (CTR).

- Allows tellers to store CTR data electronically and to transmit CTR data to FinCEN.

- Tracks and aggregates multiple cash transactions for multiple customer accounts.

WHAT IT DOES FOR YOU:

- Reduces the time required to complete and file FinCEN reports.

- Increases productivity.

Teller Isosceles™ provides essential information about branch staffing, transaction costs, and volume trends. With Teller Isosceles, a bank can track teller costs by branch, bank, and holding company. Individual tellers can be evaluated and personnel assignments adjusted for maximum efficiency. Isosceles can determine whether a branch is under- or over-staffed based on comparative branch data. This application measures precise transaction cost goals and evaluates individual branches by comparing and ranking productivity to other branches of the bank. It helps lower the cost of processing transactions and promotes efficient and competitive operations.

WHAT IT DOES:

- Provides management information and measurements about branch staffing, precise transaction costs, and volume trends.

- Evaluates individual teller performance to adjust personnel levels for maximum efficiency.

- Evaluates the productivity of individual branches in comparison to other bank branches.

WHAT IT DOES FOR YOU:

- Helps ensure adequate staffing based on workload.

- Enhances operating efficiency.

- Improves the productivity of the front-line staff.

Teller Cash Dispenser™ significantly improves frontline efficiency by reducing errors arising from a hard count of cash with each transaction and every time a teller balances. Lowering the drawer cash limit and using this module to track all cash-out transactions saves time in balancing and reduces risk of error.

WHAT IT DOES:

- Generates teller balancing reports.
- Allows tellers to operate drawers with lower cash limits.
- Maintains complete audit trail of cash transactions.

WHAT IT DOES FOR YOU:

- Reduces teller errors occurring from cash transactions.
- Saves time needed for hard count of cash for teller balancing.

Teller Cash Recycler™ replaces the manual counting of cash with an automated, high-speed process at the point of the transaction. This allows for faster, more accurate cash transactions and reduced customer wait times. Tellers feed money into the Teller Cash Recycler and the Teller interface populates the cash-in screen. In addition, cash is dispensed to the teller as indicated in the cash-out screen.

WHAT IT DOES:

- Replaces the manual counting of cash with an automated, high-speed process at the point of the transaction.

WHAT IT DOES FOR YOU:

- Provides faster, more accurate cash transactions and reduces customer wait times.

Teller PassBook™ provides the extra processing features needed for customers who use passbook savings accounts instead of statements.

WHAT IT DOES:

- Offers additional processing features for customers who use passbooks.

WHAT IT DOES FOR YOU:

- Gives tellers the convenience of printing to passbooks through the Teller system.

TELLER CAPTURE ADDS MORE BENEFITS …

The fully integrated SilverLake Teller Capture system enhances SilverLake Teller with the ability to image checks at the teller line, automatically post transactions, and electronically process items through the Check 21 network. The ability to eliminate traditional check processing expedites transaction processing, streamlines teller and back-office operations, eliminates courier costs, and reduces other expenses associated with traditional and even branch capture item processing.

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