

Electronic Processing Efficiencies begin at the Teller Line

# IMM eTeller Check21

Check21 enables financial institutions to process and clear checks using electronic images and data. Now, IMM's eTeller Check21 solution—an add-on module to the eReceipts platform—enables the institution to truncate the paper check directly at the teller line during the actual in-person transaction. eTeller Check21 enables processing efficiencies to begin earlier while improving the member service and satisfaction provided by this state-of-the-art Check21 processing solution.

The eTeller Check21 solution provides a variety of benefits and value to the financial institution. From streamlining the teller transaction process, to reducing teller key stroke errors, to substantially eliminating teller end-of-day balancing time and effort, eTeller Check21 is a multi-faceted solution. Once teller check deposit transactions are completed, the electronic transaction receipt combined with the associated check images are automatically indexed and stored into the institution's imaging/ECM system.

With eTeller Check21, checks are simply fed through a small footprint desktop scanner where all pertinent transactional information is electronically collected. This eliminates time-consuming and error prone manual data entry of transactional information into the teller platform. Since the transaction is captured electronically, real-time fraud alert warnings and loss detection inquiries can be made with the available Fraud and Loss Prevention Module. Powered by Early Warning's Real-time Deposit Chek®, the Fraud and Loss Prevention Module provides notifications of potentially high-risk deposits made immediately at the point of transaction. Positive and negative status responses help institutions prevent fraud, reducing risk promptly at the teller line while expediting funds availability decisions.

Each transaction is then balanced to itself, essentially keeping the teller in a continual state of balance throughout the business day. The resulting transactional data is automatically fed into your institution's core system. The electronic cash letters are produced and ready for transmission to your selected endpoints on-demand, as the transaction check and receipt images are stored in your imaging system.

## Benefits and Value of eTeller Check21

- Reduces teller data entry and associated keystrokes into the core checks deposited transaction
- Eliminates the need for tellers to add checks manually
- Performs real-time, item-level fraud detection and reduces check associated risks
- Transaction level balancing keeps teller in balance virtually throughout the day
- Simplify transaction research via electronically stored check images and receipts

Teller Capture has really improved the speed and efficiency of the DCU teller line. Now tellers have more time to have meaningful conversations with members on how DCU could further meet their financial needs and save them money.

