



## ONVIEW ATM DEPOSIT

VSoft's OnView ATM Deposit provides the capture of check and cash deposits at the ATM. OnView ATM Deposit collects images and data transmitted by image enabled ATMs for processing. Image-enabled ATMs eliminate the hassle of deposit envelopes entirely. By transforming your in-branch and remote-site ATMs into an extension of your distributed capture network, you benefit from another channel of check truncation.

VSoft's ATM solution features the ability to set thresholds at the individual ATM location. For example, if your institution determines that specific locations pose a greater risk for fraudulent activity, you can establish special parameters for those locations.

Additionally, because VSoft has integrated ATM Capture with its extensive set of back-office applications, you receive the benefits of check truncation by seamlessly going from capture at the ATM to image exchange. VSoft's Digital Dashboard provides rich insight into your distributed capture networks. This includes robust reporting capabilities such as unapproved transaction and adjustment reports, reflecting all adjustments made during the review process.

When you choose VSoft's ATM Deposit software, you get a solution that works with leading image ATMs. As an integral solution of the VSoft product lines, you can add various points of presentment to your distributed network, benefit from image-based research and fully participate in image exchange.

### BENEFITS

- Eliminates empty envelope fraud, reducing exceptions and adjustments.
- Improves customer service.
- Reduces paper handling for branch and central operations personnel.
- Increases the opportunity for detecting fraudulent items.
- Becomes an additional image capture point in your distributed capture network.
- Provides a consistent back office and research process for all checks, regardless of capture entry point.
- Reduces the frequency of trips to remote locations.
- Reduces the manual effort required to process ATM deposit transactions.
- Reduces courier and transportation costs.
- Supports Interactive Teller Machines.
- Tellers can focus time on other revenue driving activities.
- Provides a consistent back office and research process for all checks, regardless of capture entry point.

### FEATURES

- Connects to ATM systems from multiple vendors.
- Provides deposit review workflow featuring thresholds such as:
  - Number of checks in transaction
  - Item dollar amount
  - Transaction dollar amount
  - Verification of CAR amount
- Provides flexibility in defining end of day cutoff times by ATM or ATM grouping.

## HOW IT WORKS

OnView ATM Deposit is designed to receive images and data from industry leading ATMs. This solution relies on comprehensive rules to control the receipt and processing of all image-captured items from your image enabled ATMs. You create rules to mitigate risk in an automated, controlled and secure manner.

ATM Deposit connects to image-enabled ATMs in your distributed capture network to provide gateway functions for image-captured deposits. This includes collecting the images and data from multiple ATMs at a central location, deposit review, virtual sorting and providing inputs to VSoft's Digital Dashboard for enterprise-wide monitoring and insight into your distributed capture network.

ATM Deposit integrates with applications to provide efficiencies that exist for all check capture channels. Features include: item correction, image exchange, duplicate detections, archive and research.

