



ONVIEW TELLER DEPOSIT

OnView Teller Deposit provides exceptional service at one of your first and most important points of contact with your accountholders: the teller window. Deposit processing automation captures deposit images, recognizes amounts and MICR lines and balances transactions at the teller line, all before your depositor leaves the branch. Automation improves the speed with which most transactions are handled and processed. It also eliminates mathematical and paperwork errors that delay posting and crediting to accounts. Ultimately, this leads to improved satisfaction and loyalty.

Flexible business rules allow you to tailor every aspect of your deposit and payment processing - from the number of teller seats, to the types of transaction documents you capture, to the document fields you validate. Through integration with your teller platform, Teller Deposit can facilitate up-to-date account balances, allowing tellers to suggest complementary products and services that might appeal to the unique needs of your account holders.

OPERATIONAL BENEFITS

- Deposit and payment processing automation reduces errors and teller workload.
- Automated recognition technologies facilitate balancing and improve quality.
- Images and data are transmitted throughout the day, smoothing staffing times and reducing courier trips.
- Earlier processing simplifies end-of-day settlement in the back office and central site.
- Reduces the opportunity for fraud by applying filters to images in a consolidated database.
- Point-of-presentment image capture enables internal ticket truncation at the branch.
- Document truncation reduces overhead of operations, transportation, and central storage.
- Provides a consistent back office and research process for all checks, regardless of capture entry point.

SERVICE BENEFITS

- Automation frees employees to focus on depositors.
- Teller platform integration makes account information available at a glance.
- Improved service and increased sales improve bottom line.

FEATURES

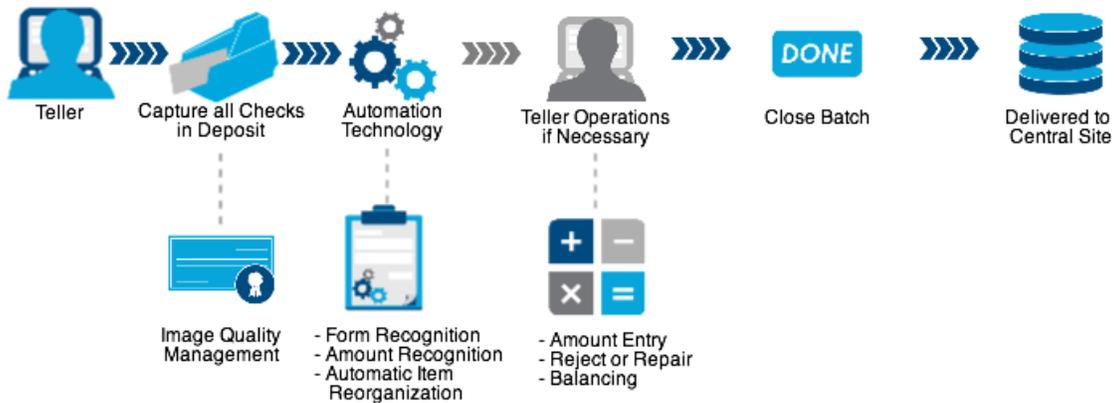
- Fully automated image-and-data workflows.
- Integrated with VSoft's powerful workflow tools.
- Provides comprehensive validation features, including account validation and Routing-Transit validation to ensure accurate MICR codeline information is captured.
- Image Quality Management provides an array of capture and usability tests, with suspects available for review and decisioning.
- Compatible with a wide range of scanners, allowing you to match device footprint to document volume and price point.
- Provides opportunity for real-time fraud detection.

HOW IT WORKS

OnView Teller Deposit does all the work of capturing, correcting, validating and balancing your teller line check transactions. Tellers drop checks into a small desktop scanner, where they are imaged and verified against the institutions' business rules. If the system finds that additional input is needed to correct an amount or bring the transaction into balance, on-screen prompts make it easy to do with a keystroke or the press of a button.

Meanwhile, your teller is free to converse with the depositor. Built-in advanced CAR/LAR recognition technology reduces data entry and operator intervention by reading the amount, account number and other information from the scanned documents. VSoft's built in automation technology enhances recognition while reducing image quality return items. When the transaction is complete, the depositor and the teller are assured that the transaction is in balance. End-of-day branch balancing is greatly simplified.

TELLER CAPTURE WORKFLOW



When you choose VSoft's OnView Teller Deposit, you get an application that is uniquely matched to the needs of your financial institution.