onview//
Returns

VSoft's OnView Returns In and Out solutions are flexible, image-enabled applications for processing outgoing and incoming return items. Automated workflows make exception processing faster, more efficient, less expensive, and less complex. The system interfaces to your financial institution's check archive to determine the origin of the deposit for each exception item or depositor information for returned items. User-friendly screens present the matched information and image of the item for quick resolution.

OnView Returns In features an intelligent chargeback process, that determines the depositor and validates it by using VSoft's extensive integrated research tool. Custom processing through the use of special instructions can be assigned at both the institution and account holder level. OnView Returns Out works with your core system to assign the appropriate return codes with your institution's archive to validate the deposit's origin before the x9.37 return file is generated.

Your financial institution can print advice notices and create IRDs using multiple options to eliminate the need for both sorting and reconcilement, streamlining your financial institution's operations and lowering costs. OnView Returns In and Out untangles complex back office processes to take the complexity out of returned items.

FINANCIAL INSTITUTIONS CAN BENEFIT FROM:

Automated file verification for reduced user error

Configurable workflow

Real-time duplicate detection

Simplified review and adjustment process

Interfaces to host systems for posting and customer information retrieval

Reduced operational overhead

Secure single sign-on access

Comprehensive reporting

onview
Returns

PROCESS RETURNS EASILY WITH ONVIEW RETURNS IN AND OUT

OnView Returns In and Out reduces manual intervention, enabling your financial institution to meet exception processing deadlines. Simplify back office operations by automating returns, and benefit from reduced costs and manual data entry.

INSTANT VALIDATION AND FEEDBACK

Incoming return items are matched to the archive to find depositor information. Exceptions for outgoing returns are matched to items in the archive to identify the Bank of First Deposit. Items that requires additional research or data are presented for manual operations.

AUTOMATED FILE PROCESSING

Incoming files are validated for format and duplication before being ingested into the system. Exported files are generated using simple commands or by schedule.

DUPLICATE DETECTION

VSoft's real-time duplicate detection leverages the integrated archive to identify duplicates before the check is sent for return processing.

EARNS PROCESSING

Both incoming and outgoing early notification (EARNS) files are processed using the same workflow and tools as standard returned items. Holds can be automatically placed on accounts to stop items before they become a problem..

CONFIGURABLE SPECIAL INSTRUCTIONS

Establish customizable business rules that enables the system to automatically perform additional tasks. Notifications can be configured to prompt the user to perform tasks or enter additional information.

USER MANAGEMENT

Assigning user roles and restrictions is easy in the OnView Returns In and Out platform, which allows your financial institution to efficiently run operations, secure information, and reduce bandwidth.

AUTOMATED WORKFLOW

Fully automated image and data workflows help your staff save time and improve operational efficiencies in the branch. Automation improves the speed that most transactions are handled and processed.

AUDIT TRAIL

The advanced audit trail captures over 150 metadata elements and includes them in the long-term archive for in-depth research and reporting.

vsoft
ingenuity at work