

Panini North America

Distributed Capture Operational Models



Distributed Capture Benefits

Distributed Capture offers clear and compelling benefits...

- ❑ **Operations Center Cost Reduction**
 - ❑ Reduce or eliminate capital investment in large reader / sorters
 - ❑ Reduction of maintenance costs for centralized equipment
 - ❑ Staffing reduction, particularly 2nd and 3rd shift requirements
- ❑ **Transportation Savings**
 - ❑ Reduce transportation to intra-office mail
 - ❑ Elimination of freight and courier costs for deposit items
 - ❑ Potential to outsource remaining transportation requirements
- ❑ **Elimination of Redundant Processes**
 - ❑ Deposits handled only once at point-of-presentment
 - ❑ Downstream processes (i.e. POD) eliminated
- ❑ **Fraud Reduction**
 - ❑ CAR/LAR verification
 - ❑ Signature verification
- ❑ **Error Reduction**
 - ❑ Capture, verify, and balance at point of presentment



Distributed Capture Benefits

Distributed Capture benefits (continued)...

- ❑ **Earlier Processing**
 - ❑ Opportunity for float and/or earlier funds availability
- ❑ **Reduced Staff Expense**
 - ❑ Smoothed workflow with real-time processing
- ❑ **Transaction Time Reduction**
 - ❑ Teller keystroke reduction by as much as 90%
 - ❑ Improved customer service
- ❑ **Customer Retention & Capture**
 - ❑ Later processing cut-off time
 - ❑ Commercial payments capture & conversion
- ❑ **New Market Opportunities**
 - ❑ Processing not tied to traditional brick & mortar operations



Distributed Capture Operational Models

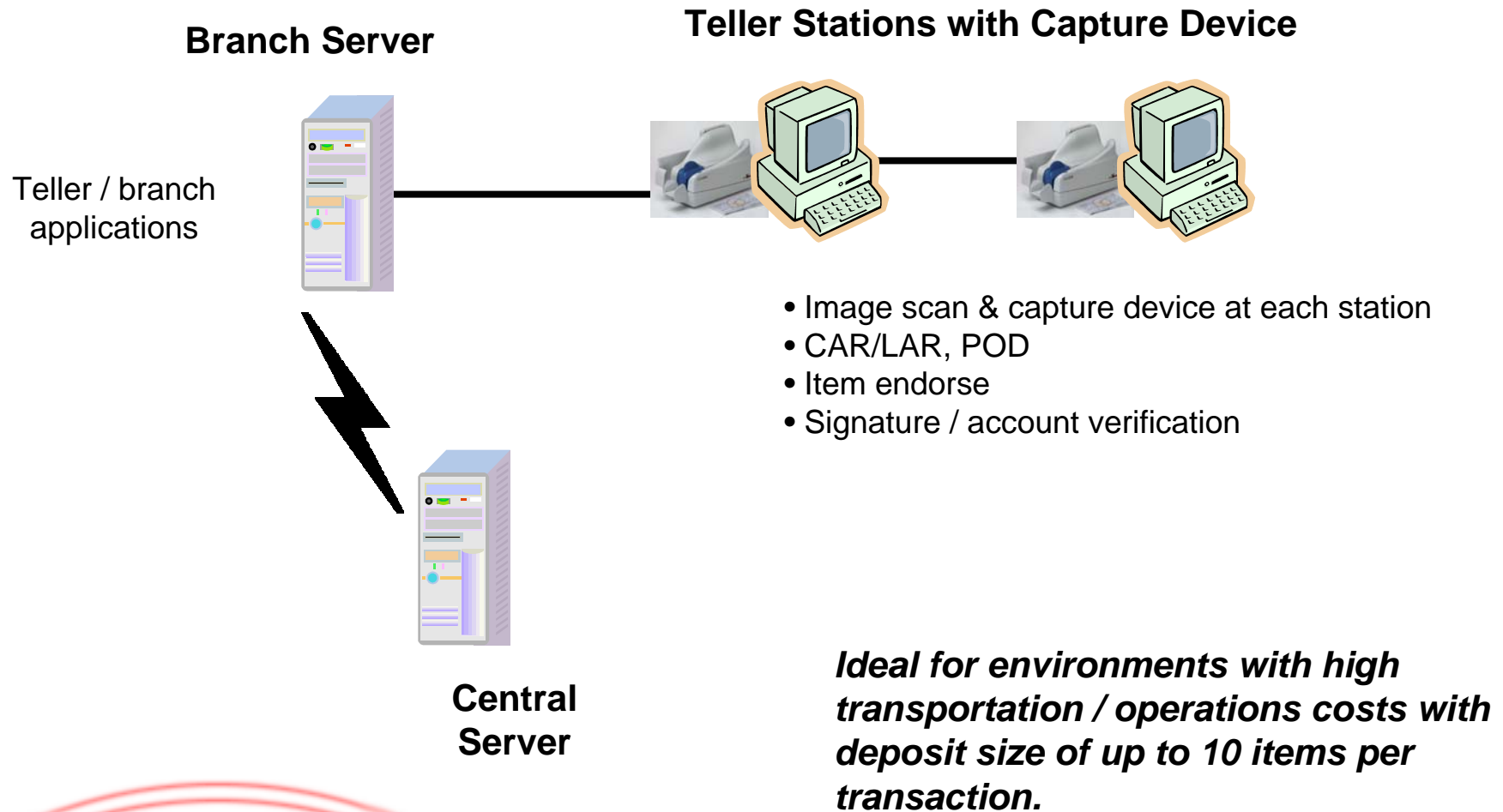
Banks that want to capitalize on the operational and marketing efficiencies enabled via Check 21 can consider many operational model options:

- Front-Counter Capture
- Back-Counter Capture
- Hybrid Model
- Corporate Deposit Capture
- Centralized Operations Center



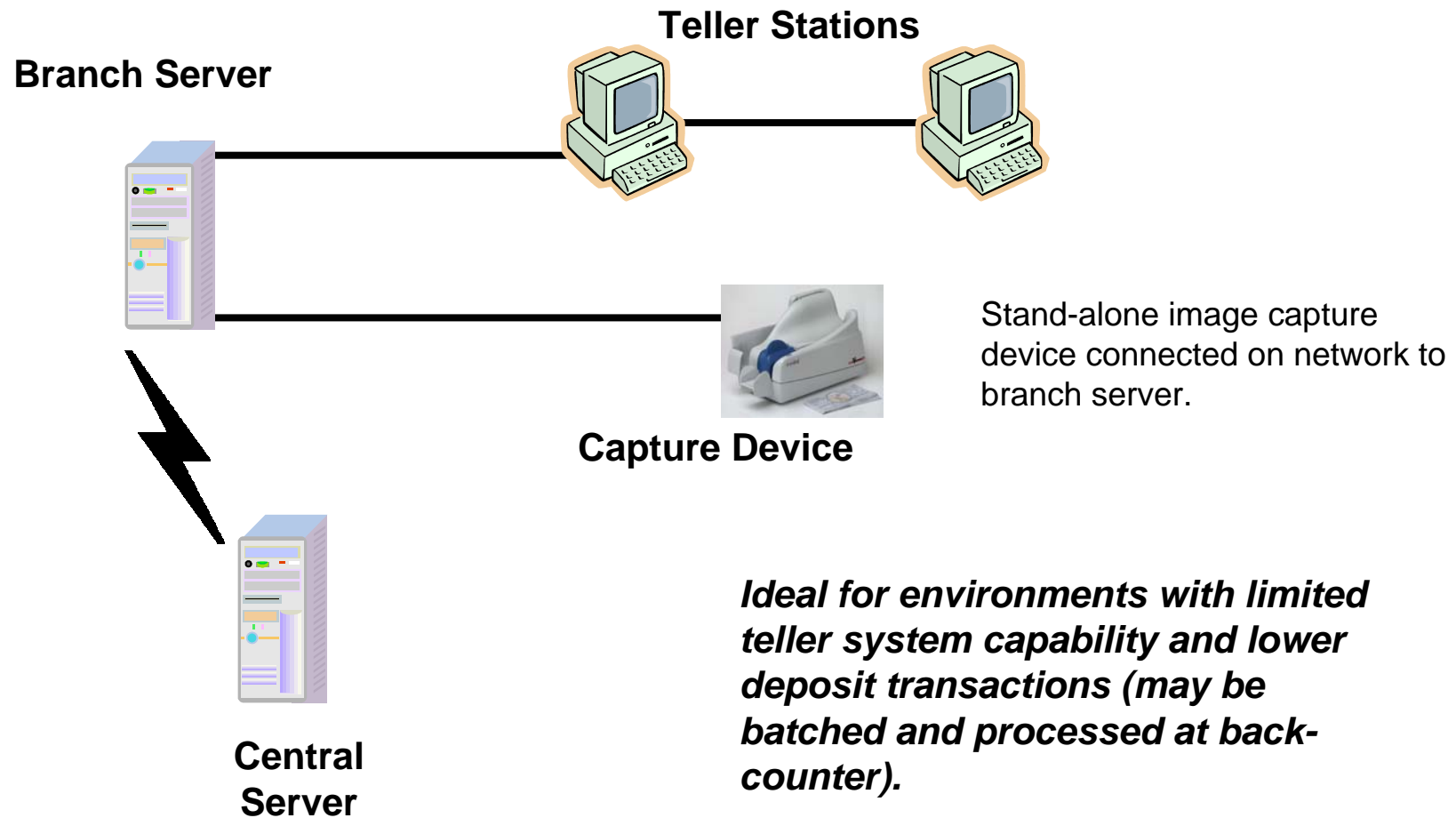
Front-Counter Capture Model

FRONT-COUNTER CAPTURE MODEL



Back-Counter Capture Model

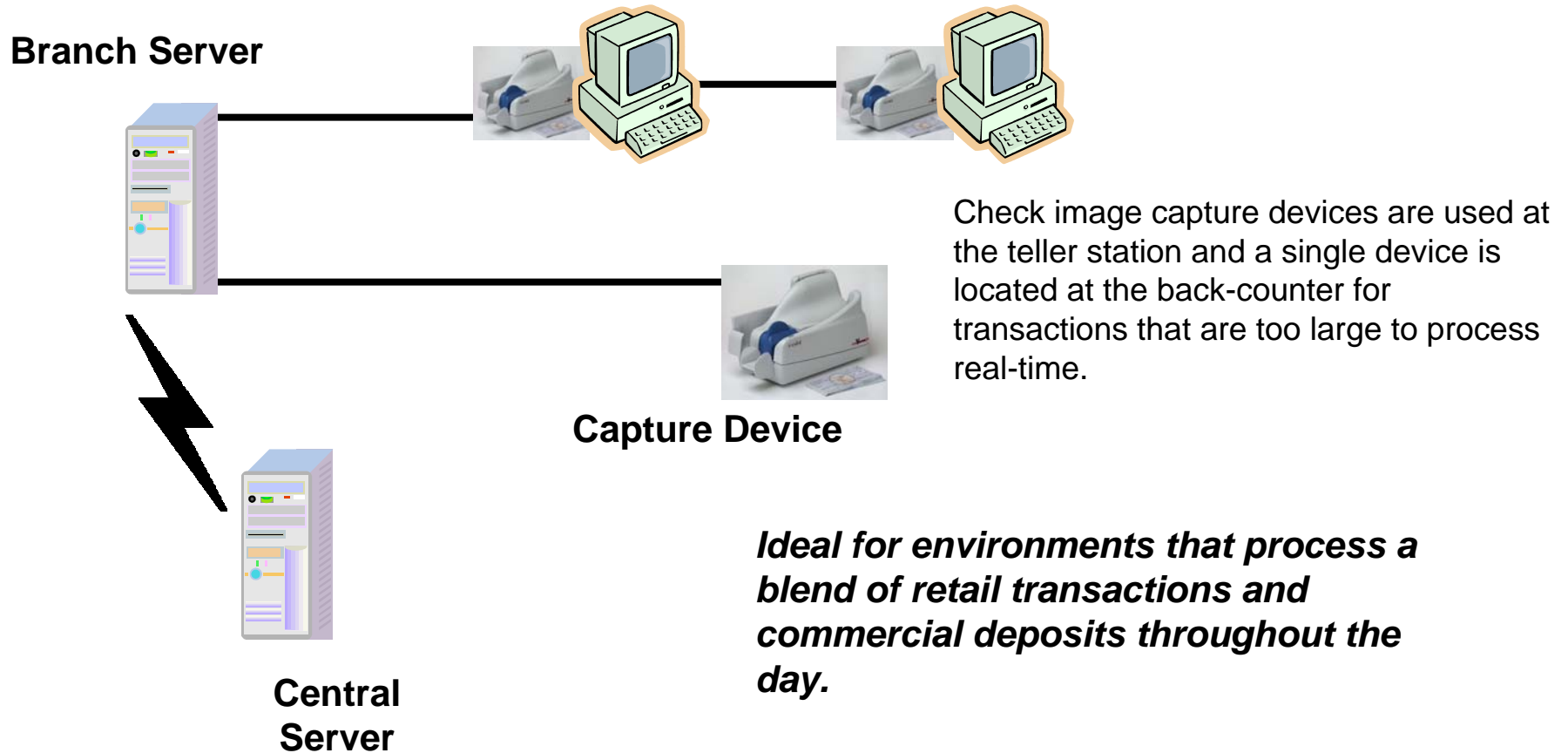
BACK-COUNTER CAPTURE MODEL



Hybrid Model

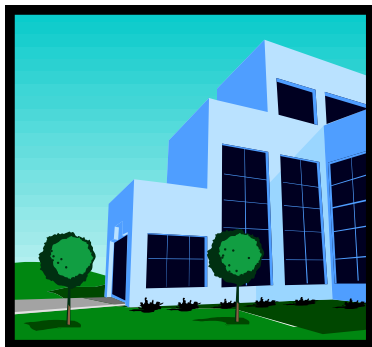
HYBRID MODEL

Teller Stations with Capture Device



Corporate Deposit Capture Model

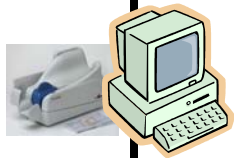
CORPORATE DEPOSIT CAPTURE MODEL



Commercial Client

On-site device/software to convert Accounts Receivable to ACH electronic transactions and/or digital images.

Client Capture Device



Client Server



Bank Server



Ideal for commercial accounts to reduce processing time/errors while improving funds availability.



Operations Center Model

OPERATIONS CENTER MODEL

