Image Processing Options for ATMs with Automated Deposit

Different options for different businesses

Adding Automated Deposit to your ATMs involves more than just hardware. It also involves selecting the image processing solution that's best for your business. Cummins Allison's flexible approach and consultative sales professionals work with you to understand your needs and determine the best solution for your business. Some financial institutions (FIs) may choose to use their existing image processor while others may want to consider alternatives. We work with whichever option fits your needs. The following are the configurations we support.

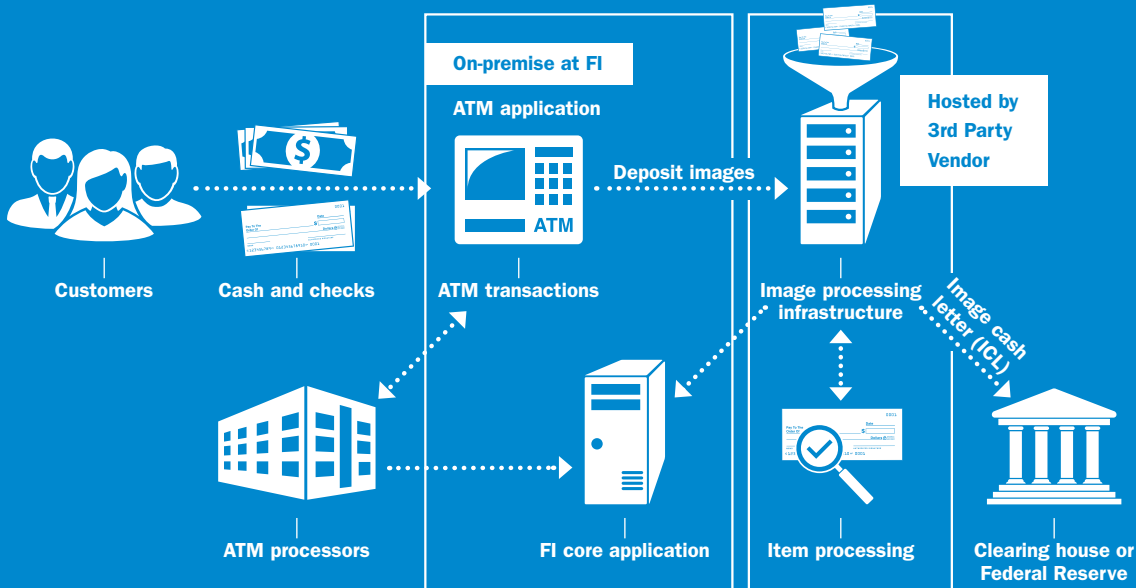### Remote host and outsourced image processing

Application:

The FI adds the check images coming from the ATMs into their current check processing environment. Proofing and corrections are outsourced to the check image solution provider. ATM check images are processed off-site. FI has remote access to their check images located on the check imaging solution provider's server.

Requirements:

• FI needs on-site IT support to set up this solution; continued IT support will be minimal.

• FI must be able to send checks over their network securely to the check image solution provider's remote server.

• FI will need to make decisions for check images returned for review (pay or no pay decisions).

Remote host and outsourced image processing

On-premise at FI

ATM application

ATM

Deposit images

Hosted by 3rd Party Vendor

Customers — Cash and checks — ATM transactions — Image processing infrastructure

Image cash letter (ICL)

ATM processors — FI core application — Item processing — Clearing house or Federal Reserve
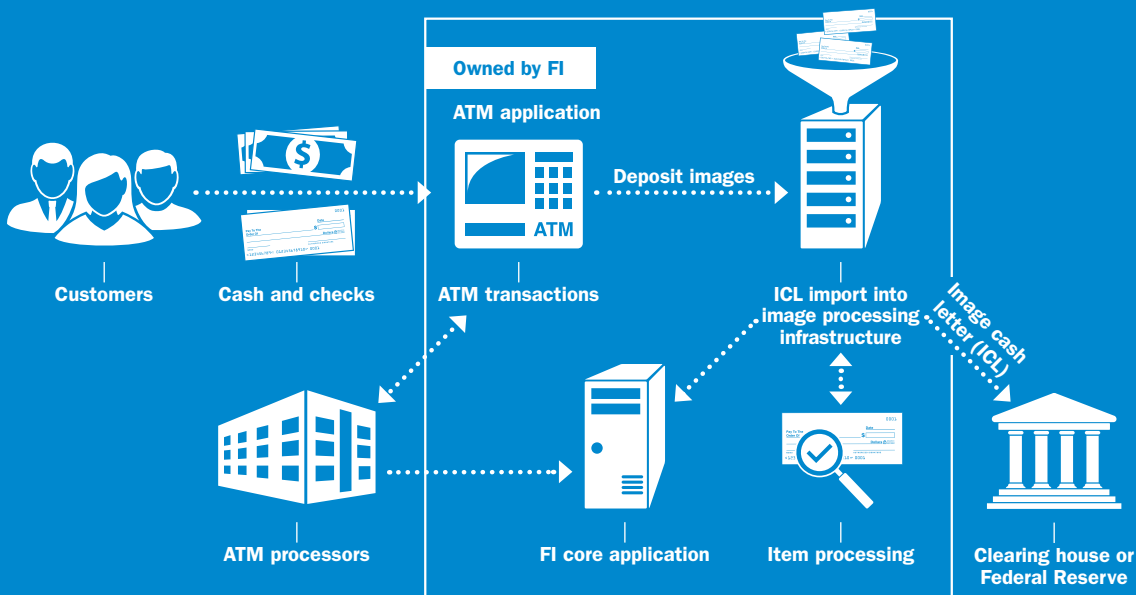
File transfer ICL X9.37 format

Application:

This solution fits into an FI's current processing system very easily if their check image solution supports a file import/upload function. The FI selects the import feature within their check image software application and points to the ICL file placed in the specified directory by the Cummins Allison CDM check deposit application. Images are collected on the ATM via the ADM hardware installed on the ATM and a check image file is transferred (at configured intervals) to a directory on the FI's server. The FI personnel will import the file into their existing check image software application (image consolidation server or remote host). FI will continue to use their existing method of processing checks, either in-house or outsourced. *Please note that the ICL file that is imported is not a proofed and corrected file and therefore must not be directly forwarded to the FED or clearing house.*

Requirements:

- FI needs on-site IT support to set up this solution; continued IT support will be minimal.

- FI's current check image solution must support a file import/upload function.

- FI understands the ICL file is not proofed and corrected and that further attention to the check images is required.

- FI must have an existing image consolidation server or have an agreement with their current check processor to accept unproofed ICL files.

- FI must have the staff to process (or be willing to process) their own checks in house including proofing and correction functions if check images are imported to the FI's image consolidation server.

File transfer ICL X9.37 format

Owned by FI

ATM application

Deposit images

Customers — Cash and checks — ATM transactions — ATM · ICL import into image processing infrastructure — Image cash letter (ICL)

ATM processors — FI core application — Item processing — Clearing house or Federal Reserve
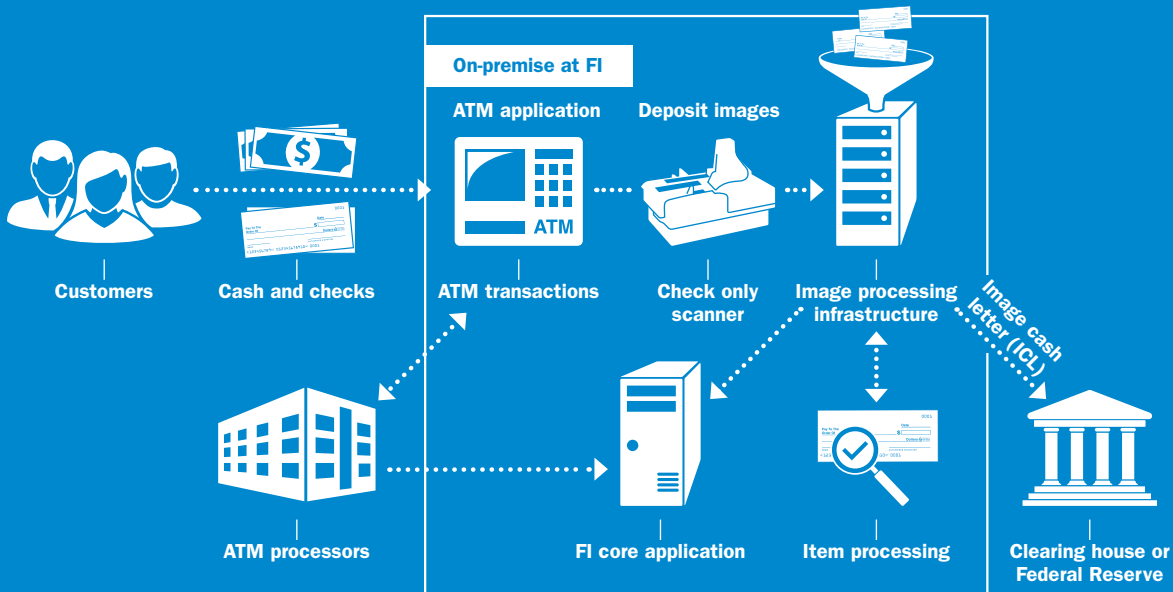
Check scanner emulation

Application:

FI has a desktop check scanner and existing check imaging application in place at their branch. The images from the ATM are imported into a check scanner emulation software application residing at the FI. The ATM check file is then uploaded into the existing check imaging application and is processed as if the checks were captured on a live desktop check scanning device. The emulation software requires a bank employee to start up and run the application to transfer the checks to the existing software application.

Requirements:

• FI may or may not need on-site IT support to set up this solution; continued IT support will be minimal.

• A PC workstation is required to run the check scanner emulation software and the FI's current check capture software application.

• FI must have an existing check scanner capture software application that supports several makes and models of existing check scanners.

Check scanner emulation

On-premise at FI

ATM application   Deposit images

ATM

Customers   Cash and checks   ATM transactions   Check only scanner   Image processing infrastructure   Image cash letter (ICL)

ATM processors   FI core application   Item processing   Clearing house or Federal Reserve
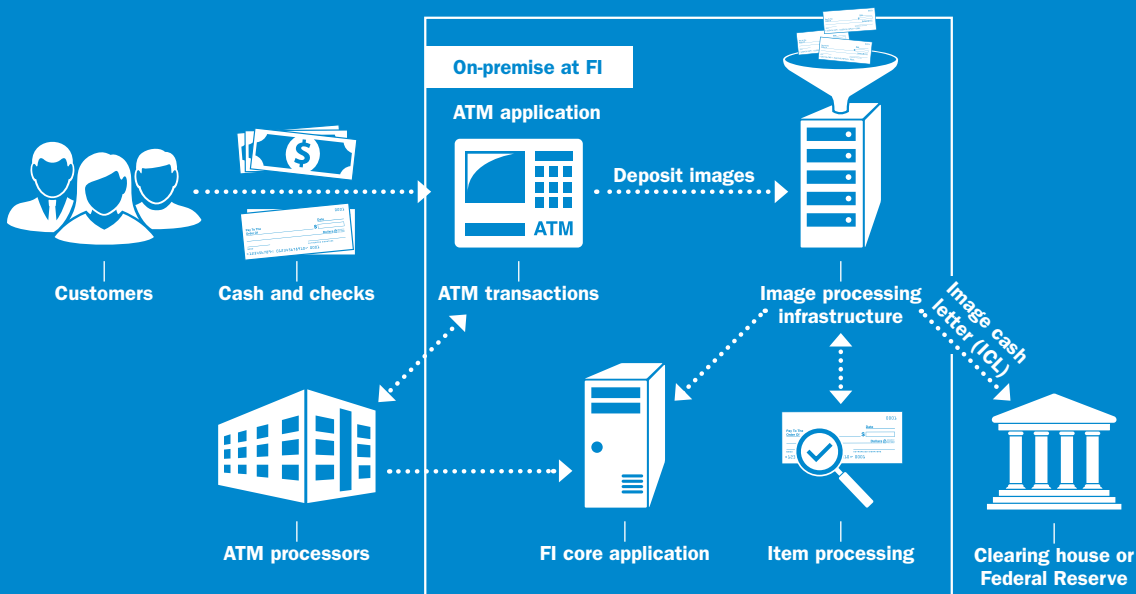
On-site consolidation server and FI image processing

Application:

The FI adds the check images coming from the ATMs into their current check processing environment. FI has local access to their images residing on their image consolidation server and performs their own proofing and corrections. FI manages the storage of check images.

Requirements:

• A strong IT department is required to support an on-site image consolidation server environment.

• FI must have an existing image consolidation server or be willing to purchase one from a check image solution provider.

• There may be a charge from the check image solution provider to purchase the "ATM Check Module" if the FI does not yet have this module (varies by provider).

• FI must already have the staff to process (or be willing to process) their own checks in house including proofing and correction functions.

On-site consolidation server and FI image processing

On-premise at FI

ATM application

ATM

Deposit images

Customers — Cash and checks — ATM transactions — Image processing infrastructure — Image cash letter (ICL)

ATM processors — FI core application — Item processing — Clearing house or Federal Reserve

Image processing integrators

Solution	System configuration	Transferprocess
Automated Systems, Inc. (ASI)	Hosted (off-site)	CDM image agent on ATM to FI server file share
Alloya	Hosted (off-site)	Image agent on ATM
Bluepoint	Hosted (off-site)	CDM image agent on ATM
CA Associates (WrkSystems)	Hosted (off-site)	CDM image agent on ATM to FI server file share
Catalyst Corporate ICL	Hosted (off-site)	CDM image agent on ATM to FI server file share
Catalyst Corporate (Tranzcapture)	Hosted (off-site)	Web services
CheckAlt	Hosted (off-site)	Image agent on ATM
Corporate One	Hosted (off-site)	Image agent on ATM
CSI	Hosted (off-site)	Image agent on ATM
Ensenta	Hosted (off-site)	Web services
FIS	Hosted (off-site)	Web services
Fiserv (TCM)	Hosted (off-site or on-site)	CDM image agent on ATM
GPOD	Hosted (off-site)	CDM image agent on ATM
Hogan Financial	Hosted (off-site)	CDM image agent on ATM
Jack Henry	Hosted (off-site)	CDM Image agent on ATM
Modern Banking Systems	Hosted (off-site)	CDM image agent on ATM
MYCU Services	Hosted (off-site)	CDM image agent on ATM
Northwest Banking Technology (MIPS)	Hosted (off-site)	CDM image agent on ATM
Vertifi (EasCorp)	Hosted (off-site)	CDM image agent on ATM
Vision IP	Hosted (off-site)	CDM image agent on ATM
Vsoft	Hosted (off-site)	Web services

CA CUMMINS ALLISON

852 Feehanville Drive Mt. Prospect, IL 60056 **T** 800 786 5528 cumminsallison.com

Technology innovators and efficiency experts, Cummins Allison transforms the way coin, currency, and checks are counted, sorted and authenticated, and our expanded portfolio includes full-function ATMs. Leading financial, retail and gaming organizations rely on us for the fastest and most accurate solutions in the industry. Our global footprint includes headquarters near Chicago, more than 40 offices in the US and a presence in over 70 countries worldwide. Since 1887, we've been dedicated to quality, reliability and the highest level of customer satisfaction.