



End The Paper Chase

Choose CO-OP ATM Check Imaging.



Paper ... or digital? ATM Check Imaging digitally scans checks, saving you paper, time and money while giving you the technical edge to compete with big banks.

CO-OP is the only credit union ATM processor to offer an integrated system to capture, proof and clear digital check images. Imagine — you can clear checks faster than ever.

Save Costs: No more daily armored couriers. (You still have a secure, efficient means to collect, transport and clear checks.) No more duplication of labor at the ATM and during envelope validation. And you eliminate the cost of supplying and verifying deposit envelopes.

Reduce Fraud: 49% of all ATM fraud is empty envelopes. Check Imaging does away with the envelope, and scanners verify deposit amounts and authenticate cash and checks.

Improve Security: Say goodbye to excessive paper handling. And remote access to image validation means staff can view and adjust a check image before it's sent for clearing.

Give Peace of Mind: Customers get ATM receipts with itemized breakdowns of each cash deposit and scanned images of each check deposit (even the digital generation likes a hard copy!).

We've made it easy to get up to speed with just three quick steps:

- 1 We install the imaging device.
- 2 We test and verify that usable images are moving to the consolidation server.
- 3 Images are proofed and balanced daily and sent to your image processor.



Ideas. Insights. Innovations.



So, now that you're up and running...

What's your Customer's Experience?

Members start by selecting a cash or check deposit.

CHECKS

- Members simply place each check into the scanner and key in the amount — no deposit slip required. The ATM displays the image and asks the customer to validate it.
- Multiple checks? No problem — PIN re-entry isn't needed.
- Each check is considered a separate transaction and a scanned image of the check appears on the receipt.

CASH

- Cash deposits are directly verified on-screen and a denomination breakdown is included on the receipt. This way, members have an immediate paper trail to verify their transactions.

What's Your Experience?

Time is money and, with CO-OP Check Imaging, you save both.

- You start by gaining time for more important tasks — with check imaging, daily ATM visits are a thing of the past; you can limit your visits to cash replenishment. You can also reduce teller activity and overall staffing needs by moving members' check deposits from the teller's counter to the ATM.
- After each deposit is complete, the ATM sends the check image to a server where it's proofed and consolidated into a Check 21 file that is sent directly to your item processor. The check is left in the ATM for eventual pickup.
- Each day, you (or a vendor) review selected images and change any items that need adjusting before submitting them for processing. The images are then settled with the Federal Reserve or local clearinghouse on your behalf.

The Details

Features

- Complete support for NCR enhanced deposit ATMs
- Complete support for Diebold Opteva full-function ATMs
- Deposit automation training and Webinars
- Consumer marketing includes designs for statement inserts, in-branch posters, web banners and ATM signage

Technical Requirements

To use check imaging, CO-OP Financial Services must drive your ATMs. And you get more than just cash and check handling — CO-OP Network Standard Load supports multiple transaction types and ATM services including mini-statements and postage stamp dispensing.

	CERTIFIED NCR CONFIGURATION	CERTIFIED DIEBOLD CONFIGURATION
ATM MODEL	NCR Persona's M Series and 5800 series	All Diebold Opteva full-function ATMs
OPERATING SYSTEM	Aprta Edge V2.04	Agilis 2.1 or higher
CHECK ACCEPTOR	ITran 1000 Check Module	Diebold Intelligent Depository Module (IDM)
CASH ACCEPTOR	Bunch Note Acceptor (BNA)	Diebold Bulk Note Acceptor (BNA)
TELECOMMUNICATIONS	TCP/IP (with bandwidth and multiple endpoint connectivity)	TCP/IP

Optimize...

For more information about CO-OP's Check Imaging products, please contact our Business Development Department at 800.782.9042, Ext. 7140 or send an email to sales@co-opfs.org.

CO-OP Financial Services
9692 Haven Avenue
Rancho Cucamonga, CA 91730

www.co-opfs.org

Validation and Proofing

With the Ensenta web-based EZ Admin check imaging, validation and proofing system, you can review and make adjustments to deposited checks anytime during the business day before the cut-off time. Choose from two options:

- You set policies, review and adjust images via EZ Admin, then the CO-OP Financial Services standard Check 21 (X9.37) file is sent to your image processor.
- You set policies and the new CO-OP ATM Services product option performs your review, makes adjustments and sends the Check 21 file to your image processor.