The check-deposit solution that sets the standard for convenience and capability.

CO-OP ATM Check Imaging allows your members to conveniently deposit checks at the ATM and increases fraud detection capacity for your credit union.

What’s In It For You

- Satisfy members, and reach out to younger segments, with 24/7 account access and confidence-inspiring secure electronic capture technology that help migrate routine teller transactions to ATMs.
- Maximize ROI by reducing check processing costs up to 50%, reducing teller time, eliminating daily sweeps and courier costs.
- Save costs with envelope-free deposits, which eliminate the need for envelopes, deposit slips, and daily armored couriers.
- Reduce cardholder fraud with the elimination of empty envelopes. ATM scanners verify deposit amounts while validating the authenticity of cash and checks along with over 150 risk factors that are used for check evaluation.
- Improve back-office security with remote access to EZAdmin, our "back-office" software-as-a-service application, which allows staff to view real-time check deposits.
- Defend against potentially high-risk deposits at point of transaction with optional Early Warning fraud and loss-prevention tool.
- Save time with CO-OP Image Proofing service, allowing you to outsource the proofing of check deposits.
- Integrate easily, with hardware support from manufacturers including Diebold, NCR, Wincor-Nixdorf, and Nautilus Hyosung, as well as support for over 40 endpoints for cash letter transmission, including the Federal Reserve.

What’s In It

- An advanced platform with all the advantages.
  - Lets members deposit checks right at the ATM.
  - Provides receipts with scanned check images.
  - Requires no deposit slips or envelopes.
  - Eliminates check processing.
  - Duplicate detection for checks deposited through any of CO-OP’s other imaging products for up to one year.
  - Complements CO-OP’s other check-imaging products:
    - **CO-OP My Deposit Mobile** (Remote Deposit Capture) makes check deposits easy—anytime, from virtually anywhere right from the member’s iPhone®, iPad® and Android™ device.
    - **CO-OP My Deposit Small Business/Home** allows members to scan and deposit checks from the comfort of their own homes or businesses.
    - **CO-OP My Deposit Branch** converts all your checks to electronic images right at the branch.
- Robust, secure, PCI-compliant cloud-based technology is continually updated to meet complex and constantly changing compliance requirements. Production, backup, disaster-recovery and test servers—monitored 24/7—provide a level of confidence commonly not available with alternative solutions.

- Flexible back-office operations with the ability to separate on-us deposits and send cash letters to your designated item processors, including sending on-us items to the credit union for settlement.

- Patented risk-mitigation technology sets the industry standard, using a sophisticated and highly configurable risk algorithm that applies more than 150 criteria in near real time. Real-time duplication across the entire network provides additional fraud protection, and new fraud-minimization techniques are in continuous development.

- Ability to manage and control risk by setting amount-related risk factors such as large deposit amounts, velocity amounts, and limits.

- Early Warning is a fraud and loss-prevention tool that protects against potentially high-risk check deposits at point of transaction.
  - It is an optional add-on service/enhancement to ATM Check Imaging and all of the CO-OP Check Imaging Suite products.
  - Works across all channels, including mobile, online, ATM and branch.
  - Lets you set dollar limit above which verification is performed.
  - Provides status responses on 95% of accounts in the U.S.

- Exceptional efficiency with less employee oversight using Straight-Through Processing that minimizes physical review, repairs items immediately and automates adjustments. These patented risk policies allow many of CO-OP’s ATM Check Imaging clients to only need to review 25–30% of all images, compared to other processors with a typical 100% image-review rate. Review items immediately online; create risk-review queues; establish instant “one-click approval” queues; assign review items to individual reviewers so they’re not stepping on each other; and repair MICR lines online. All with a minimum number of staff.

### Is It Right For You?

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<thead>
<tr>
<th>Credit Union Challenges</th>
<th>CO-OP ATM Check Imaging Solutions</th>
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<tr>
<td>I want to give members the innovative, convenient experience they’re looking for.</td>
<td>Fulfill expectations with 24/7 account access, ability to print receipts with check images, and no need for deposit slips or envelopes.</td>
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<td>I need an effective way to reduce operating expenses.</td>
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<td>I want to minimize our risk exposure.</td>
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<td>I need to ensure we’re compliant with the latest requirements.</td>
<td>CO-OP’s solution provides the assurance of constantly updated cloud-based technology and 24/7 monitoring.</td>
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