



An omnichannel suite of deposit-making solutions that enhance convenience and efficiency.

At home, in your branch or on the move, CO-OP Check Imaging solutions allow your members to make deposits from anywhere across all platforms including mobile, online, and ATM channels. Innovative technology and back-office efficiencies encourage member loyalty while reducing your costs for processing deposits.

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 mobile and online channels as well as ATMs.
- Improve ROI by reducing check-processing costs up to 50%, reducing teller time, strengthening security and gaining back-office efficiency with a central capture point and single program for all check imaging solutions.
- Compete with the largest financial institutions by providing the innovative technology and anywhere/anytime access members are looking for.
- Defend against potentially high-risk deposits at point of transaction with an optional Early Warning fraud and loss-prevention tool.

What's In It

- **CO-OP My Deposit® Mobile** (Remote Deposit Capture) makes check deposits easy—anytime, from virtually anywhere right from the member's iPhone®, iPad® and/or Android™ device.
 - Real-time deposit processing through the CO-OP Connect technology platform.
 - Optional email deposit receipts.
 - Also available as an API.
- **CO-OP My Deposit Home/Small Business** allows members to scan/snap a picture and deposit checks from the comfort of their own homes or businesses.
 - Fast, easy submission of multiple checks per deposit.
 - Seamless integration with current online banking.



(What's In It — continued)

- **CO-OP My Deposit Branch** converts all your checks to electronic images right at the branch.
 - Scan, verify and submit checks through an easily implemented web-based interface.
 - Remotely handles its own compliance and security updates.
- **ATM Check Imaging** means a faster, more convenient ATM experience, with no deposit slips to fill out and no checks to process, plus scanned check images on receipts.
 - Duplicate detection for checks deposited through any of CO-OP's other imaging products for up to one year.
 - Straight-Through Processing minimizes physical review, repairs items immediately and automates adjustments with less employee oversight.
- **Early Warning** is a fraud and loss-prevention tool that protects against potentially high-risk check deposits at point of transaction.
 - It's an optional add-on service/enhancement to all of the current CO-OP Check Imaging Suite products.
 - Works across all check-deposit 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.
- 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.

Is It Right For You?

Credit Union Challenges	CO-OP Check Imaging Solutions
I want to give mobile-oriented members the access and convenience they expect from a progressive financial institution.	CO-OP My Deposit® Mobile offers innovative technology that's compatible with the leading mobile devices.
I want to provide personal and business members with another compelling reason to value our online-banking services.	CO-OP My Deposit Home/Small Business enables you to efficiently integrate remote check deposit into your current online banking capabilities.
I need to increase the efficiency and reduce the costs of our back-office check-handling operations.	CO-OP My Deposit Branch handles everything from scan to submission through an easy-to-implement web-based interface.
I want to increase convenience for our ATM visitors.	ATM Check Imaging eliminates envelopes and deposit slips to expedite transactions.
I need to minimize risks from duplicate checks and fraudulent deposits.	In addition to duplicate-check detection capability, all CO-OP check imaging solutions offer an optional Early Warning tool for added protection at point of deposit.

To add check-imaging convenience and efficiency, contact Business Development at 800.782.9042, option 2 or send an email to sales@CO-OPfs.org

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