

## NEW INTEGRATION



### ***A2iA CheckReader™ and CFS DepositWizard ATM Allows Community Banks and Credit Unions to Compete with ‘The Big Boys’***

***New A2iA CheckReader™ integration allows for check-deposit transactions at the ATM, reducing operating costs, combating fraud and enhancing customer service.***

*A2iA CheckReader™ has been integrated into CFS DepositWizard ATM, a solution that allows for the image capture of a check-deposit at the ATM instead of the central processing center. This scalable integration accelerates timelines, reduces operating costs such as courier and paper-handling fees, combats fraud at the point of deposit, and allows community banks and credit unions to enhance their customer service and provide additional benefits to their patrons.*

*“DepositWizard ATM, combined with an image enabled ATM, allowed us to keep our customers that would have otherwise gone to the bigger financial institutions for convenience,” stated management at a Community Bank. “We are now looking to install a second image enabled ATM in a location where we don’t currently have a branch.”*

All checks captured at ATMs equipped with *DepositWizard ATM* are automatically uploaded to the financial institution for reconciliation with little to no input from the customer, instead of being stored in the ATM and imaged at a later time. This significantly shortens processing and posting times and virtually eliminates the risk for “empty-envelope” fraud, one of the top types of fraud affecting ATMs. Banking customers are also given the convenience of making secure deposit transactions at any time of the day or night, despite teller hours.

*“Deposit volumes at 50 no-envelope pilot ATMs have increased by more than 50 percent,” said management at another financial institution utilizing DepositWizard ATM. “Customers love the fact that the check images and itemized cash and check counts print directly on their receipts.”*

*DepositWizard ATM* allows checks to be securely transmitted in three easy steps:

1. Check-images are captured at the ATM with *DepositWizard ATM*, and data is securely transmitted to the financial institution's back office for verification. Deposits may also be memo-posted to the ATM processor.
2. An encrypted file is sent to the ICR Consolidator Server, where *A2iA CheckReader™* seamlessly provides a verification of the check-image quality and usability, as well as performs recognition on all data-points on the check, including CAR (courtesy amount) and LAR (legal amount) mismatch. This is where the check is balanced and any deposit corrections made.
3. *DepositWizard ATM* generates an X9.37 posting file or custom designed interface for submission to the CORE imaging system and Federal Reserve Bank.

### **Availability**

*DepositWizard ATM* with *A2iA CheckReader™* is available to banks and credit unions as either an in-house or hosted solution. For more information, contact CFS, Inc. at +1 850-386-2902 or [www.CFSolutions.com](http://www.CFSolutions.com)

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