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## ***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.*

**NEW YORK, June 3, 2010** - [A2iA](#), the worldwide leading developer of tools for document analysis and handwritten and machine-printed data extraction, announced today that its comprehensive check-processing toolkit, [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.

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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.CFSsolutions.com](http://www.CFSsolutions.com).

### **About A2iA**

[A2iA, Artificial Intelligence and Image Analysis](#), is a software company that operates one of the world’s largest research centers focusing on ways to extract information from everyday paper documents that contain handwritten information. A2iA’s Document Classification, OCR, ICR and IWR technologies have been reducing data-entry costs and improving business process automation for nearly 20 years. A2iA recognition engines are used to enhance the forms-processing, transaction-processing, content management, document management, and knowledge management systems from leading vendors. For more information, visit [www.a2ia.com](http://www.a2ia.com) or call +1 917-237-0390.

### **About CFS, Inc.**

[CFS, Inc.](#) is a software company that specializes in delivering full service check imaging solutions to financial institutions. We have been a chosen and trusted partner to banks and credit unions for many years offering our clients over 100 years of combined experience in the industry. Located in Tallahassee, Florida, CFS Inc. provides solutions for financial institutions to include development of products, enhancements, and ongoing maintenance and support from a single company with a proven track record of success. Part of our ongoing success is the ability to partner with major financial software and hardware solution providers allowing for smooth integration and ease of use of our products alongside your current technologies. Our excellent software and services can greatly improve the effectiveness of your financial institution, while lowering your operating costs. For more information, visit [www.CFSsolutions.com](http://www.CFSsolutions.com) or call +1 850-386-2902.

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*A2iA CheckReader™ is a trademark of A2iA Corporation.*