



Welcome to  
Catalyst Corporate's  
TranzCapture

Next Generation Remote Deposit Capture



# Equipping Credit Unions to Serve Members with Excellence

You're invited to consider a remote deposit solution with the latest technology delivered by a service provider whose top priority is your credit union and the payments systems your credit union uses. Your credit union's needs for teller capture, branch capture, ATM/ITM/Intelligent Kiosk capture, business and mobile capture are matched with the latest technology and features available. Catalyst offers a compelling advantage to your credit union with distinct impact on your members.

Catalyst Corporate is your behind-the-scenes partner for technology and payments solutions – delivering strategic advantages to credit unions. Credit unions leverage Catalyst Corporate's consolidated infrastructure to take advantage of a large-scale operation and capabilities, without the significant resources associated with bringing payment systems in-house. Credit unions receive from Catalyst Corporate consolidator servers, image archives, significant business continuity and expertise to deliver and support the payments services, all while maintaining NCUA and FFIEC compliance.

A remote deposit platform built for credit unions, with significant input by credit unions, results in a best-of-breed suite of services.

TranzCapture is an Internet-based system that facilitates expedient deployment for branch, teller and business capture. Consolidated administration for all deposit channels offers credit union users considerable convenience and expansive item review options for risk mitigation. Duplicate detection across all credit union deposit channels provides additional risk mitigation.

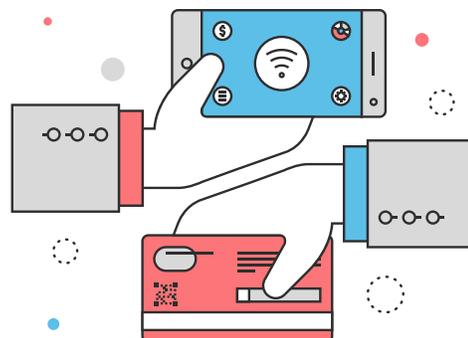
Real-time warnings at the point of deposit help credit unions identify high-risk, potentially fraudulent items before they are sent for collection.

## What you should know about TranzCapture

Catalyst Corporate developed TranzCapture, so delivering new features and updates is timely and efficient. Built with the widely-accepted Microsoft .net technologies, Catalyst contributes its deep level of technical support and best practices developed over time.

Business continuity is built in, with a duplicate network that runs 24/7 at Catalyst Corporate's headquarters, as well as a long-term secondary site that ensures the highest uptime for credit unions. Servers supporting TranzCapture image access for credit unions duplicate data at Catalyst Corporate headquarters and the secondary site, ensuring credit union continuous access to check images. A virtual environment supports the servers and can be dynamically expanded as needed.

In addition to powering ATM Capture, TranzCapture integrates with credit union Interactive Teller Machines and Intelligent Kiosks via an API.





## New features for credit unions

A review queue enables tellers to set aside items specified by the credit union to receive a risk mitigation review – adding convenience to ensure the best member service. Credit unions may elect to review all deposited items, no items, or items above specific dollar amounts, from new accounts and other criteria established during implementation.

For shared branch credit unions, a new feature ensures the deposited item returns are routed to the correct bank of first deposit, a time-saver for credit union staff.

Real-time warnings across all deposit channels (Teller, Branch, ATM/ITM, Business and Mobile) for potential fraudulent items enable credit unions to stop fraud in its tracks before item(s) are accepted for deposit. Credit union staff receive the earliest possible notification to use credit union guidelines to pass the item back to the member with a friendly message or to place an appropriate hold on the deposit account.

Credit unions have various options to select for: a) deposit daily cutoff times by deposit channel, b) dollar thresholds for Early Warning real-time and Early Warning batch by deposit channel, and c) query features to facilitate research.

## Features available in all TranzCapture remote deposit services

- Internet-based
- Single sign-on through Catalyst Corporate member portal, TranZact
- Real-time duplicate item and batch detection across all deposit channels
- Real-time and next-day deposit fraud protection
- Shared branching returns routed to the correct credit union
- Self-service item correction/deletion throughout the day
- Flexible settings for managing deposit reviews
- MICR correction by Catalyst Corporate
- Seven-year image archive online 24/7
- Adjustment resolution and same-day viewing of adjustments (created by Catalyst)
- Convenient, timely access to deposit return images
- No keying of dollar amounts (CAR/LAR technology)
- Legal/courtesy dollar values compared prior to transmission
- Check data automatically imported from MICR line
- Presence of signature verified
- No consolidation or file preparation required
- Numerous query features to facilitate research
- Robust reports show activity by teller, location, deposit channel, batches, adjustments
- Interactive web-based training by Catalyst Corporate
- Support by experienced team available extended hours



# TranzCapture Options available

## Branch Capture

Multiple tellers use TranzCapture to scan deposited items from centralized scanners at each branch location. TranzCapture verifies the image quality, reads the item amount, and transmits the image and data file to Catalyst Corporate via secure transmission for processing, image archival and check collection. Deployment is simple with the Internet-based TranzCapture.

## Teller Capture

Teller Capture offers the efficiencies and convenience of capturing the deposit transaction data at the teller window. Real-time processing at each teller window reduces fraud, resolves potential errors while members are still present and eliminates time-consuming batch processing of items at the end of the day. Teller Capture eliminates the interface with the core processor for an exceptional service that deploys quickly and easily, with costs significantly less than earlier Teller Capture services.

## ATM/ITM/Intelligent Kiosk Capture

TranzCapture ATM/ITM Capture enables consumers to make check deposits at image-enabled automated teller machines, interactive teller machine video terminal, and intelligent kiosks. Image files transmit for processing in real-time. ATM and ITM Capture incorporate enhanced risk mitigation features. Credit unions can set and change a number of risk thresholds to manage review of ATM/ITM deposit items.

## Mobile Capture

TranzCapture Mobile Capture enables members to deposit checks with a smartphone, tablet or other mobile device. Members use the device camera to capture an image of the front and back of the check. Images transmit immediately for processing or queue for additional validation by the credit union.

- Mobile Capture Options
- Integrated with Catalyst Corporate's Mobile Banking Service
- Integrated with the credit union's existing mobile banking app - Mobile Capture functionality launches within the credit union's existing mobile banking app.
- Standalone Mobile Capture app

## Business Capture

TranzCapture Business Capture enables credit union business members and SEGs to scan deposited items and transmit them directly to Catalyst Corporate for processing, clearing and collection. The credit union has the ability to review, modify or delete items/batches before they are processed. Deployment of business capture is simple with the Internet-based TranzCapture.

