



WELCOME TO
**CATALYST CORPORATE'S
TRANZCAPTURE**

Next Generation Remote Deposit Capture

TRANZCAPTURE

EQUIPPING CREDIT UNIONS TO SERVE MEMBERS WITH EXCELLENCE



TRANZCAPTURE REMOTE DEPOSIT

You're invited to consider a remote deposit solution with the latest technology, delivered by a service provider that prioritizes your credit union and the payment systems it uses. Your credit union's needs for teller, branch, ATM/ITM/intelligent kiosks, business and mobile capture are matched with state-of-the-art technology and features. Catalyst Corporate offers a compelling advantage to your credit union with a distinct impact on your members.

Catalyst Corporate is your behind-the-scenes partner for technology and payments solutions. Delivering strategic advantages to credit unions is what we do. Credit unions leverage Catalyst Corporate's consolidated infrastructure to take advantage of a large scale operation and capabilities, without significant financial or resource investment associated with bringing payments systems in-house. Consolidator servers, image archives, significant business continuity with the expertise to deliver and support the payments services while maintaining NCUA and FFIEC compliance are what credit unions expect and receive from Catalyst Corporate.

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

TranzCapture is an Internet-based system that facilitates the most expedient deployment for branch, teller and business capture. A consolidated administration for all deposit channels, with expansive options for item review for risk mitigation, offers considerable convenience to credit union users. Duplicate detection is incorporated across all credit union deposit channels to provide additional risk mitigation.

Real time warnings to catch potential fraudulent items at the point of deposit help credit unions identify high risk items before they are sent for collection.



Implementation and support for credit unions

Comprehensive implementation and ongoing support is provided by a team of eight remote deposit analysts from 7 a.m. to 9:30 p.m. Central Time. This credit union support team is experienced with hardware, software, check scanning and balancing issues, and offers routine guidance to credit unions all over the U.S.

Adjustment resolution is provided by a team of 11 support services analysts and a manager, who receive credit union adjustment requests online and provide same-or next-day credit/debit to the credit union's account. The support services analysts work diligently to resolve the adjustments with banks, credit unions and the Federal Reserve.

Another line of support for credit unions, the Member Services team is comprised of 10 representatives and a manager, who are available from 7 a.m. to 9:30 p.m. CT to offer personalized guidance to credit unions for all matters related to Catalyst Corporate. These individuals are empowered to make decisions and know who to leverage at the corporate for the information required to serve credit unions in the timeliest manner.

Training on each remote deposit service is conducted at the credit union's convenience, by professional trainers in a virtual environment.



TRANZCAPTURE OPTIONS AVAILABLE

Branch Capture

Multiple tellers use TranzCapture to scan deposited items from scanners centralized 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.

- Items cleared over the counter can be scanned as "image only" and archived for online access.
- Savings bonds can be scanned for clearing.
- The Shared Branch feature ensures returns are routed to the correct credit union.
- The member deposit account number feature facilitates research.

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. Next-generation 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

The TranzCapture ATM/ITM Capture enables consumers to make check deposits at image-enabled automated teller machines, interactive teller machine video terminals, and intelligent kiosks. Image files are transmitted 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.

- Risk mitigation is flexible, allowing credit unions to set parameters during implementation for a range of variables and to update them at any time.
- ATM/ITM review thresholds can be set for ATM/ITM location, batch count, batch amount and single item amount.



Mobile Capture

TranzCapture mobile capture enables members to deposit checks with a smartphone, tablet or other mobile device. Members use the device's camera to capture an image of the front and back of the check with Mitek MiSnap™, the industry's fastest auto image capture. Images are transmitted immediately for processing, or put in 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

Additional Mobile Capture Features

- Image quality determination occurs the moment items are scanned.
- Mobile capture incorporates enhanced, flexible risk mitigation features. Credit unions can set parameters during implementation for a range of variables and update them at any time.
- Credit unions may set up groups for common review criteria, such as batch count, batch amount, daily count, daily amount, single amount and scan limit.
- PicturePay mobile photo bill payment is available as a component of mobile capture.
- Multiple selections for turnkey marketing materials are available to build member product awareness and interest.

Business Capture

TranzCapture business capture enables credit union business members and SEGs to scan deposited items and transmit them directly from the business 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.

Additional Business Capture Features

- A scanner driver is the only download required for the business, so implementation is quick.
- Online deposit history with images is available to the member business.
- Risk mitigation is flexible, allowing credit unions to set item review parameters during implementation for a range of variables and to update them at any time.
- Settings managed by the credit union include business name and location, business users and permissions (scan batch, search, reports), and business review limits, including batch count, batch amount, daily count, daily amount, single amount.
- Collateral for credit union solicitations to business members as well as a short demonstration to show to credit union prospects is available.

What you should know about TranzCapture

Developed by Catalyst Corporate, TranzCapture delivers new features and updates that are timely and efficient. The widely used industry standard, Microsoft.net technologies, enables Catalyst Corporate to have a deep level of technology support with best practices developed over time.

Built-in business continuity with the capacity to run duplicate networks 24/7 at the Catalyst Corporate headquarters, as well as a long-term colocation site, ensures the highest uptime for credit unions and continuous access to check images. A virtual environment supports the servers which 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 allows 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 for potential fraudulent items for all deposit channels (teller, branch, ATM/ITM, business and mobile) enable credit unions to stop fraud in its tracks before the item(s) are accepted for deposit. Tellers and other credit union staff receive the earliest possible notification in order to use the credit union's guidelines to pass the item back to the member with a friendly message or place the appropriate hold on the deposit account.

Credit unions have options to select a) varying deposit daily cutoff times by deposit channel, b) varying dollar thresholds for Early Warning Real Time and Early Warning Batch fraud protection by deposit channel and c) numerous query features to facilitate research.

FEATURES AVAILABLE IN ALL TRANZCAPTURE REMOTE DEPOSIT SERVICES

- Internet based
- Single sign-on through Catalyst 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 Corporate
- 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

OUR EXPERTISE IS YOUR STRENGTH

Catalyst Corporate has more than 30 years' experience processing payments for credit unions and has the largest payments volumes of any processor dedicated to serving credit unions. Catalyst Corporate has the scalable infrastructure to support new deposit volumes and the expertise to manage outsourced payments for credit unions of all sizes. Catalyst Corporate has attracted and cultivated experts who direct and manage the payments and related information technology, from sources such as the Federal Reserve, the largest banks, credit unions and other industries. In addition to continually enhancing Catalyst Corporate's payments services, these individuals represent Catalyst Corporate and credit unions' interests in the national arena on regional payments association boards and committees, Electronic Check Clearing House Organization committees, and image exchange network user groups.

What you should know about us

Catalyst Corporate is a cooperative, owned by credit unions, with members and service users throughout the U.S. Providing a single source for services, settlements and liquidity with considerable back office support to offer efficiencies to credit unions is what we do.

Credit unions take advantage of the wide variety of Catalyst Corporate's services in these areas:



To learn more about TranzCapture services, contact Catalyst Corporate at 800-442-5763 or contactus@catalystcorp.org.