



# Catalyst's TranzCapture

NEXT-GENERATION REMOTE DEPOSIT CAPTURE

# Cutting-edge remote capture technology customized for credit unions and member convenience.

Catalyst offers 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 needs for Teller, Branch, ATM/ITM/Intelligent Kiosk, Business and Mobile Capture are matched with state-of-the-art technology and features.

Delivering strategic advantages to credit unions is what we do. Catalyst is your behind-the-scenes partner for technology and payments solutions. Credit unions leverage Catalyst's consolidated infrastructure to take advantage of a large scale operation and capabilities, without the significant resources associated with bringing payment systems in-house. With Catalyst, credit unions have access to consolidator servers, image archives and significant business continuity framework – all with the added expertise needed to deliver payments services and maintain NCUA and FFIEC compliance.



## What you should know about TranzCapture.

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

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

### QUICK FACT:

Consolidated administration for all deposit channels offers credit union users considerable convenience and expansive item review options for risk mitigation.

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

TranzCapture is an internet-based system that facilitates expedient deployment for Branch, Teller, ATM/ITM/Intelligent Kiosk, Mobile and Business Capture services.

### DID YOU KNOW?

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.



# TranzCapture options available:

## BRANCH CAPTURE

Multiple tellers can 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 via secure transmission for processing, image archival and check collection.

- Items cleared over the counter can be scanned as “image only” and archived for online access
- Savings bonds can be scanned for clearing
- Member deposit account number feature facilitates research
- Consolidated check collection and settlement activity

### QUICK FACT:

Next-generation Teller Capture eliminates the interface with the core processor for an exceptional service that deploys quickly and easily, and costs significantly less than earlier Teller Capture services.

## 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.

- Adjustable daily cut-off times by branch
- Administration module displays deposit activity by teller, branch and number of items

## ATM/ITM/INTELLIGENT KIOSK CAPTURE

TranzCapture enables consumers to make check deposits at image-enabled automated teller machines, interactive teller machine video terminals, and intelligent kiosks. This technology increases member convenience and decreases branch traffic costs. Using Catalyst’s TranzCapture ATM/ITM/Intelligent Kiosk Capture services, credit unions can automate deposits, thereby reducing manual processes and improving accuracy.

- Automated secure image files transmitted for processing in real-time
- Consolidated back office reporting and research
- Expedited processing and collection
- Flexible deposit risk review settings for location, batch count, batch amount and single item amount

### DID YOU KNOW?

TranzCapture Mobile Capture provides flexible deployment options and can be integrated with Catalyst Corporate’s Digital Suite, a credit union’s existing mobile banking app or used as a standalone app.

## 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. Images are transmitted immediately for processing, or put in queue for additional validation by the credit union.

- End-to-end convenience
- Immediate image quality determination
- PicturePay mobile photo bill payment available as an optional component
- Turnkey marketing materials and templates provided at no charge to help credit unions build member product awareness and interest
- 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

## BUSINESS CAPTURE

TranzCapture Business Capture enables credit union business members and SEGs to scan deposited items and transmit them directly to Catalyst for processing, clearing and collection. The credit union has the ability to review, modify or delete items/batches before they are processed.

- Internet-based software: other than a scanner driver, there is no program software to install at member businesses
- Online deposit history with images available to the member business
- Flexible risk mitigation allows credit unions to control item review parameters for a range of variables and update them at any time
- Collateral is available for credit union solicitations to business members as well as a short demonstration to show to credit union prospects

Managed settings 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.

# Features available in all TranzCapture remote deposit services:

<input type="checkbox"/> Web-based	<input type="checkbox"/> No keying of dollar amounts (CAR/LAR technology)
<input type="checkbox"/> Single sign-on through Catalyst's member portal, TranZact	<input type="checkbox"/> Legal/courtesy dollar values compared prior to transmission
<input type="checkbox"/> Real-time duplicate item and batch detection across all deposit channels	<input type="checkbox"/> Adjustment resolution and same-day viewing online
<input type="checkbox"/> Real-time and batch Early Warning® <i>Deposit Chek</i> ® fraud protection across all deposit channels	<input type="checkbox"/> Check data automatically imported from MICR line
<input type="checkbox"/> Shared branching returns routed to correct credit union	<input type="checkbox"/> No consolidation or file preparation required
<input type="checkbox"/> Self-service item deletion of deposit items throughout the day	<input type="checkbox"/> Robust reports can show activity by teller, location, deposit channel, batches, adjustments
<input type="checkbox"/> Flexible deposit risk review settings	<input type="checkbox"/> Numerous query features to facilitate research
<input type="checkbox"/> MICR correction by Catalyst	<input type="checkbox"/> Presence of signature verified
<input type="checkbox"/> Seven-year image archive online 24/7	<input type="checkbox"/> Interactive, web-based training by Catalyst
<input type="checkbox"/> Convenient, timely access to deposit return images	<input type="checkbox"/> Expert support team for implementation and ongoing assistance, available extended hours



## LEARN MORE.

The TranzCapture suite includes Branch, Teller, ATM/ITM/Intelligent Kiosk, Mobile and Business Capture services. Owned by the nation's four largest corporate credit unions, TranzCapture provides credit unions greater control over product design, cost and future enhancements.

## CONTACT US.

For more information on how your credit union can benefit from Catalyst's robust TranzCapture suite, contact an expert today.

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