



A Large Regional Bank Implements Remote Capture

The Challenge

A large midwestern bank required image-enabled capabilities to enhance its suite of lockbox and treasury services. To align with strategic initiatives, the desired solution needed to achieve the following objectives:

- Enable geographic footprint expansion beyond the bank's traditional market
- Position the bank favorably against cash management offerings from competitors
- Complement the bank's electronic clearing strategy of an existing ARC solution with Check 21 functionality
- Expand on the commitment to and consultative partnership roles with corporate customers

Real-World Solutions

The Solution

The bank implemented a turnkey *Check Imaging Solution* enabling remote imaging as the answer for its needs. The distributed capture solution at the bank enables commercial clients to scan checks, invoices, and payment coupons at their location using a small desktop scanner and PC. Clients then verify the accuracy of scanned information and images. Next, data is transferred automatically and securely — via the Internet — to the bank's processing center for immediate final processing, archiving, and account posting.

For bank clients, this eliminates the traditional high costs of transporting deposits, drop-off payments, and over-the-counter payments from each point of acceptance to a central processing facility.

The Results

- The bank's *Check Imaging Solution* was deployed in 2005, amid high expectations from both the bank and its clients.
- A bank executive stated, "The imaging solution offers us a way to differentiate ourselves. We will now have the ability to reach a national customer base and we won't be confined by traditional boundaries to service only regional clients."
- Feedback from the bank's treasury sales group — working with its clients — has also been extremely positive.
- Another executive says, "The distributed capture solution will bring us enormous leverage in the marketplace. Many of our clients are regional and the courier costs to move the work alone are quite heavy and currently passed to the client. The ability to capture at the client location will not only benefit the bank, but our customers as well."

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