

# RDC Teller

## Benefits

- Mitigates fraud
- Provides a rapid ROI and improves ROA
- Immediately impacts daily operations and improves efficiency
- Substantially reduces operational costs
- Improves float and funds availability
- Provides business continuity and instant disaster recovery
- Enhances service and client retention
- Provides clear audit trail of transaction history
- Strengthens business intelligence
- Increases research capabilities
- Supports “Green IT” initiatives

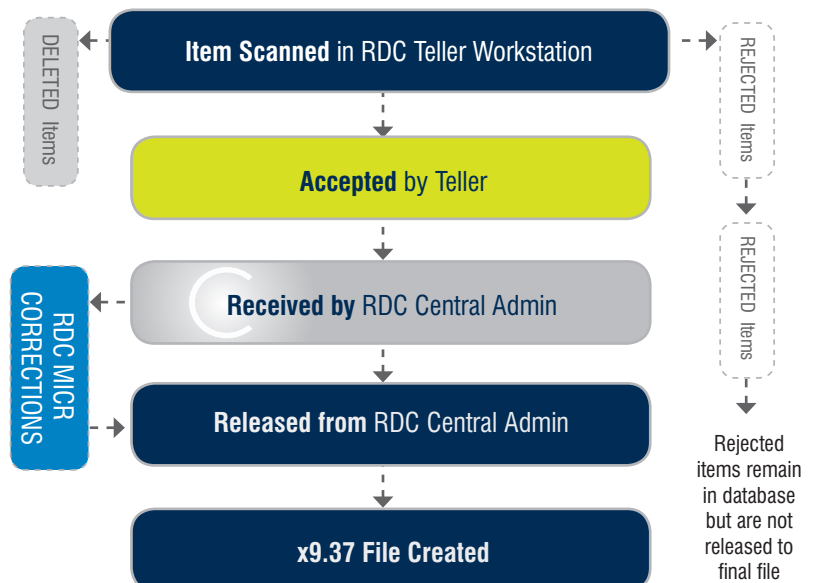
## Features

- Core processor independent
- Easy to learn and use with a familiar, Windows XP-style interface
- Balances transactions at point-of-presentment
- Automatically captures and detects CAR/LAR, MICR line, signature and date
- Supports shared branching
- Protects against business interruption with “store and forward” capability
- Provides immediate access to images tied to each transaction
- Maintains transaction integrity
- Available in Citrix, thin and fat client versions
- Offers upgrade path for RDC Batch Capture clients

Bluepoint Solutions provides financial institutions with a complete, integrated suite of Check 21-compliant products, including the most advanced teller capture solution. Remote Deposit Capture (RDC) Teller captures checks, real-time, at the point-of-presentment. This new method of capturing checks allows financial institutions to fully realize the greatest cost savings, operational efficiencies and environmental impact while preventing fraud and improving client experience. Look to an innovator and industry leader. Bluepoint Solutions was one of the first to offer Check 21-compliant item capture software. Today, Bluepoint Solutions has the largest base of users, allowing the company to provide technologically advanced, leading-edge remote deposit capture solutions to financial institutions – large or small. We are undeniably setting the pace of innovation!

## how it works

Bluepoint’s RDC Teller launches immediately after the core processor transaction is completed and prompts the teller to scan the checks and verify batch totals. Extensive image quality checks (IQC) are performed on each check, including verification of MICR, CAR/LAR and signature presence. X9.37 files can be created as many times per day as necessary to take full advantage of real-time processing and clearing.



# RDC Teller

## **Operational Efficiency and Cost Reduction**

RDC Teller reduces manual data entry, prevents errors and increases the overall efficiency and accuracy of your operation by allowing immediate verification of transactions at the teller line. It substantially reduces the operational costs of transporting and delivering physical checks, minimizes teller overtime and utilizes less expensive capture devices (e.g., scanners vs. microfilm equipment).

## **Immediate Check Verification/Fraud Prevention**

RDC Teller captures the entire check – both front and back. It automatically captures and detects the courtesy amount, legal amount, MICR line, and the presence of a signature and date. If any of this data is questionable or missing from the check, RDC Teller immediately alerts the teller of any errors. Items requiring verification are presented back to the teller for immediate correction or rejection due to fraud, while the client is still present.

## **Real-Time Processing and Balancing**

In a point-of-presentment environment, capturing checks and streaming data on a continuous basis throughout the day avoids the bottleneck that typically happens at the end of the day. Tellers key the check amounts into the queue for export to the core system as part of the teller transaction. Bluepoint Solutions' capture technology uses this data to create image exchange files, avoiding the re-keying of data. Transactions are interactively balanced at the teller line, and as a result branch transactions balance at the end of the day, saving time and reducing teller overtime.

## **Business Continuity and Disaster Recovery**

If one teller scanner goes down, others are available to take the work. By capturing check images at the teller line, the manual indexing of documents is eliminated, affording immediate, enterprise-wide availability of information and allowing for secure disaster recovery. RDC Teller protects against business interruption with a "store and forward" capability. Information is immediately stored and can then

be forwarded, allowing your institution to save time if a server malfunctions, and avoiding lengthy backup and recovery procedures.

## **Transaction Integrity**

Capture of items at the point-of-presentment keeps all items together, ensuring transaction integrity. Each check is uniquely identifiable and digitally stapled to transaction identifier. This identifier can be virtually endorsed on the item at the time of scanning to establish an audit trail.

## **Licensing Options/Security**

An organization can choose to have as many RDC Teller workstations as needed. Each workstation is individually licensed. Bluepoint Solutions provides a quick and easy conversion process from a RDC Batch license to a RDC Teller license. The system also provides a secure and efficient method for the administration of users, access, privileges and passwords.

## **Technical Account Management (TAM)**

Bluepoint Solutions installs and helps implement RDC Teller, and offers flexible support packages to match the needs of financial institutions with different levels of in-house IT technical staff. Each client is assigned a dedicated Technical Account Manager who provides both scheduled preventive maintenance and responsive incident support. Options are available to customize the package to individual requirements.



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