WELCOME TO

TRANZ CAPTURE
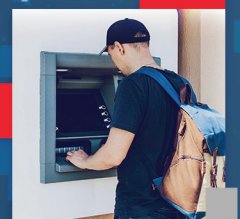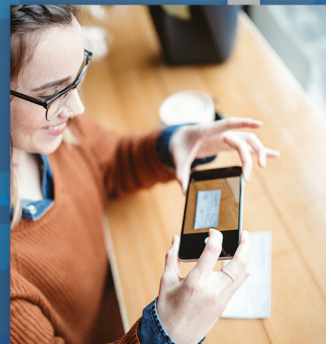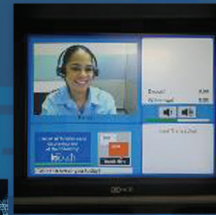
NEXT-GENERATION
CHECK PROCESSING

A collaborative solution from Alloya Corporate Federal Credit Union, Catalyst Corporate Federal Credit Union and Corporate One Federal Credit Union

CUTTING-EDGE TECHNOLOGY CREATED BY CREDIT UNIONS, FOR CREDIT UNIONS.

Finally, a robust, state-of-the-art check processing solution designed to meet the needs of credit unions and their members. TranzCapture is a next-generation deposit capture platform that includes Branch, Teller, ATM/ITM/Intelligent Kiosk, Mobile and Business Capture services. The comprehensive service suite also features share draft processing, packed with back-office efficiencies to streamline your operations and boost your member service.

This all-in-one solution combines innovative technology with advanced features and risk controls for superior user functionality.

DEPOSIT PROCESSING

When it comes to deposit processing, it's not about a one-size-fits-all solution. TranzCapture is different. The suite of deposit services is stacked with intuitive, time-saving features and offers frontline fraud protection. Credit unions have flexibility to select deposit processing services with options that meet their needs.

THE TRANZCAPTURE SERVICE SUITE:

BRANCH CAPTURE

The Branch Capture service enables credit unions to scan and electronically transmit check images for processing from one or two centrally based workstations within a branch. TranzCapture verifies the image quality, reads the item amount, and securely transmits the image and data file for processing, image archival and check collection.

- Savings bonds image collection
- Items cleared over the counter can be scanned as "image only" and archived for online access
- Administration module displays deposit activity by teller, branch and number of items
- Consolidated check collection and settlement activity
- Foreign item image capture and archive

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 at the end of the day.

- Adjustable daily cut-off times by branch
- Depositing member's account number can be associated with each deposit to expedite research

Teller Capture gives you options. Skip the core processor interface for exceptional service at the lowest cost, or benefit from the efficiencies of core integration (currently available for Corelation clients only).

FEATURES & BENEFITS AVAILABLE WITH ALL TRANZCAPTURE DEPOSIT SERVICES:

✓ Internet-based platform with fast and easy deployment	✓ Real-time duplicate item detection across all deposit channels	✓ Real-time and batch fraud protection serves across all deposit channels	✓ MICR correction performed for you	✓ Flexible deposit risk review settings
✓ Check MICR data automatically accepted from scanner or OCR	✓ Single point of access for all deposit services through corporate credit union's member portal	✓ Presence of signature verification with Branch or Business Capture	✓ Shared branching returns routed to proper credit union	✓ Automated entry of dollar amounts (CAR/LAR technology)
✓ No consolidation or file preparation required	✓ Self-service item/batch deletion of deposit items throughout the day	✓ Numerous query features to facilitate research	✓ Robust reporting	✓ Convenient, timely access to deposit return images
✓ Adjustment resolution and same-day viewing online	✓ Seven-year image archive online 24/7	✓ Interactive, web-based training	✓ Expert support team for implementation and ongoing assistance, available extended hours	✓ Foreign item image capture and archive

MOBILE CAPTURE

With the TranzCapture Mobile Capture service, members can deposit checks from any 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 immediately transmitted for processing or put in queue for additional validation by the credit union. The on-the-go access of Mobile Capture empowers members and expedites deposits.

• Integration with more than 20 mobile banking providers
• End-to-end convenience for credit unions and members
• Immediate image quality determination
• Robust reporting with check images
• 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

ATM/ITM/INTELLIGENT KIOSK CAPTURE

TranzCapture enables members to make deposits at image-enabled automated teller machines, interactive teller machine video terminals, and intelligent kiosks. This technology minimizes branch traffic and offers added member convenience. With TranzCapture ATM/ITM/Intelligent Kiosk Capture services, credit unions can automate deposits, thereby reducing manual processes and improving accuracy.

• Increased member convenience with decreased branch traffic costs
• Automated secure image files transmitted for real-time processing
• Consolidated back office reporting and research
• Expedited processing and collection
• Enhanced risk-mitigation features with flexible deposit review settings for location, batch count, batch amount and single item amount

BUSINESS CAPTURE

TranzCapture Business Capture enables credit union business members and select employee groups (SEGs) to scan checks and transmit them directly 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
• Times may be set for automatic generation of posting files

Credit union-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.

BUILT FOR RISK MITIGATION AND EVERYDAY EFFICIENCIES

CONSOLIDATED ADMINISTRATION FOR ALL DEPOSIT CHANNELS OFFERS CREDIT UNION USERS CONSIDERABLE CONVENIENCE AND EXPANSIVE ITEM REVIEW OPTIONS FOR RISK MITIGATION.

When it comes to deposit capture, the difference is in the details, because everyday efficiencies can help decrease deposit risk and boost member service. TranzCapture's robust suite of features provides enhanced risk mitigation and early fraud detection capabilities, allowing credit union resources to be focused elsewhere.

CUSTOMIZED RISK REVIEW SETTINGS

A review queue allows tellers to set aside items for additional evaluation. 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.

ADVANCED FRAUD PROTECTION

Credit unions can breathe easy with TranzCapture and the added benefit of real-time fraud protection across all deposit channels (Teller, Branch, ATM/ITM/Intelligent Kiosk, Business and Mobile). Warnings for potentially fraudulent items enable credit unions to stop fraud in its tracks, before items are accepted for deposit. Early notification enables credit union staff to enact internal guidelines or place an appropriate hold on the deposit account.

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

SHARE DRAFT PROCESSING

In addition to deposit capture services, the TranzCapture service suite also includes share draft processing capabilities. The share draft service consolidates in-clearing and serves as a single source for processing, settlement and liquidity. Credit unions can streamline check processing operations, maximize back office efficiencies and boost member satisfaction with TranzCapture share draft processing.

- Internet-based single point of access
- Seven-year image archive online 24/7
- Member access to check images through a link in mobile banking, Internet banking and e-statements
- Direct handling of all adjustments
- Reject re-entry and repair of damaged share drafts before the credit union's posting file is transmitted

POWERED BY TRANZCAPTURE, LLC

What makes TranzCapture different? It's backed by credit union values and built with member convenience at its core. Jointly owned by three of the nation's largest corporate credit unions, TranzCapture, LLC is a credit union service organization that was established to provide industry-leading software.

It's the collective, credit union-centered ownership of TranzCapture that enables control of system design, ongoing service enhancements and favorable pricing so credit unions get the operational support they *need* and members get the service excellence they *want* from a comprehensive checking solution. The aggregated volume of check processing ensures economies of scale and drives down costs, which is important in today's declining check environment.

TRANZCAPTURE: BUILT JUST FOR CREDIT UNIONS, WITH SIGNIFICANT INPUT FROM CREDIT UNIONS, RESULTING IN A BEST-OF-BREED SUITE OF SERVICES.

To learn more about TranzCapture's total check processing solution, drop us an email or visit our website.

alloya® Corporate Federal Credit Union

CATALYST Corporate Federal Credit Union

CorporateOne FEDERAL CREDIT UNION

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