

Teller Deposits

Capture Check Deposits in
Real Time at the Teller Window

Simplifying teller line transactions is important for both your accountholders and your financial institution. With Teller Deposits from Fiserv, you can improve accountholder engagement, reduce errors and strengthen fraud detection, right at the teller window.

Implementing Teller Deposits at your front counter provides the capability to automatically capture, validate, endorse, proof, balance and manage deposits from the moment they arrive at the teller window. The solution eliminates manual proofing and encoding, minimizes exceptions, provides instant evidence of the transaction, and can dramatically reduce your cost of research and adjustments. With fewer manual keying errors, Teller Deposits extends the processing day and speeds funds availability.



Simplicity at the Teller Window

Using Teller Deposits, your tellers quickly scan paper checks, deposit slips and remittance stubs using a device that captures the image, the courtesy and legal amounts, MICR line data and all other necessary information. Cash amounts are converted to electronic entries, immediately displaying the document image and data on the teller's screen. Account numbers are automatically validated, and the amount of each transaction is balanced. If a transaction is not in balance, the system immediately highlights the errors and suggests steps to fix it – all within the few moments the teller is interacting with the accountholder.

Transactions are instantly posted in the system, enabling tellers to provide real-time deposit receipts. There is no manual data entry to slow the process or introduce keying errors. Since errors are caught and corrected immediately, Teller Deposits provides ready-to-post transactions before the customer has even left the branch.



Better Back-Office Processing

Beyond delivering a better accountholder experience, Teller Deposits also reduces back-office processing costs. Because virtual tickets are created, control, cash, deposit and general ledger tickets are no longer needed. With fewer errors, research and analysis costs are also trimmed.

Reduced outages and out-of-balance transactions mean that fewer adjustments are needed, and the time and resources spent on teller training are minimized.



Enhanced Fraud Detection

Check fraud is a persistent and growing problem that Teller Deposits can help prevent. The solution validates the routing and transit number at the point of presentment, immediately identifying non-MICR ink. The solution can be integrated with other products to enable alerts for non-issued positive pay checks, exceeded currency transaction report limits and stop-payment matches.



A Comprehensive Solution

Teller Deposits includes the software and hardware required to seamlessly enable your institution to scan and process check deposits at the teller window. A range of check scanners from our partner, Digital Check, is available to accommodate your institution's deposit needs and check volumes. Space-saving stackable receipt printers are also available, for greater convenience.

We offer a 60-month extended warranty and equipment replacement plan if desired, which covers both scanners and printers, with an equipment refresh upon warranty renewal.



Fulfillment Management Option

To easily manage the scanner equipment needs at your institution, Fiserv is able to oversee the entire fulfillment process – from equipment inventory management and storage to shipping – to ensure your success. We will store all your contracted hardware in a climate-controlled environment and deploy and activate the equipment when needed.

You can trust Fiserv for an end-to-end solution that includes capture, processing and check clearing through the Fiserv® Clearing Network. Teller Deposits is integrated with Fiserv account processing platforms for improved service and seamless connectivity with your existing back-office check processing services.




Key Benefits

- Improve customer service with real-time check deposit transactions
- Reduce errors through automated deposits with built-in verification
- Provide ready-to-post transactions before the customer leaves the branch
- Shorten deposit transaction time by reducing the need for research and adjustments
- Help catch fraud sooner, right at the teller line
- Save time and resources through a streamlined purchase and fulfillment approach

Connect With Us

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