

Teller Deposits

Capture Check Deposits at the Front Counter to Improve Service,
Reduce Errors and Accelerate Fraud Detection



Are you looking for a new opportunity to improve service? Teller Deposits from Fiserv can help you increase efficiency and enhance accountholder satisfaction.

Simplifying teller line transactions is important. With Teller Deposits at your front counter, tellers focus more attention on the customer, not on the transaction. Designed to work with teller solutions from Fiserv including qualified virtual environments, this advanced branch automation tool uses image-capture functionality to automatically capture, validate, endorse, proof, balance and manage deposits from the moment they arrive at the teller window. It eliminates manual proofing and encoding, and minimizes exceptions, dramatically reducing your cost of research and adjustments. With fewer manual keying errors, Teller Deposits extends the processing day and speeds funds availability.

Reduced Back-Office Processing Costs

Beyond enhanced service, Teller Deposits reduces back-office processing costs. Since virtual tickets are created, control, cash, deposit and general ledger tickets are no longer needed. With fewer errors, research, analysis and courier 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.

Fraud Detection

Fraud and identity theft is a growing problem that Teller Deposits helps prevent. It 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 to non-issued positive pay checks, exceeded currency transaction report limits and stop payment matches.

Your tellers quickly scan paper checks, deposit slips, reorder forms 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.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit fiserv.com to learn more.

Since errors are caught and corrected immediately, Teller Deposits provides ready-to-post transactions before the customer has even left the branch.

An End-to-End Solution

Capturing items earlier in the process is only part of today’s solution. While Teller Deposits is designed to handle smaller deposit transactions, it can be combined with Branch Deposits from Fiserv to handle larger deposits in the back counter, or with Merchant Deposits from Fiserv to capture deposits at corporate customer sites.

You can trust Fiserv to provide a complete end-to-end solution that includes capture, processing and even check clearing through the Fiserv® Clearing Network. Tightly integrated with all Fiserv account processing solutions, Teller Deposits can improve service while feeding seamlessly into your existing back-office check processing services.

Key Benefits

- Improve customer service – Tellers can focus on the customer instead of the transaction
- Reduce errors – Through automated deposits with built-in verification
- Reduce research and adjustments – Less research and adjustment and fewer keying errors improve efficiency
- Catch fraud sooner – Stop fraudulent items at the teller line, rather than in the back office
- Leverage a complete solution – Enhance operations with straight-through processing from teller capture through check clearing with the Fiserv® Clearing Network

Equipment Program with Digital Check

Teller Deposits includes SmartSource® Professional Elite check scanners from Digital Check.

A cost-effective optional bundle with extended warranty and equipment replacement plan includes:

- Space-saving, stackable receipt printers
- Extended warranty (60 months) covering both scanners and printers with an equipment refresh at upon warranty renewal



Stackable check scanners and receipt printers give your teams more counter space and a fresh feel to their workspace. You’ll save on both space and maintenance costs.



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