

Alogent® Back Counter

Streamline Transaction Processing With A Versatile Solution For Branch and Regional Image Capture



Alogent® Deposit Automation Solutions



Manage It. Measure It. Expect It.

Alogent® Back Counter is a key component in a comprehensive branch deposit automation strategy that enables financial institutions to transform the way they accept and process paper-based transactions in the branch and through regional processing centers. The solution reduces or eliminates reliance on inherently inefficient and costly paper-based transaction processing infrastructures, driving substantial cost savings and facilitating processing improvements across the enterprise.

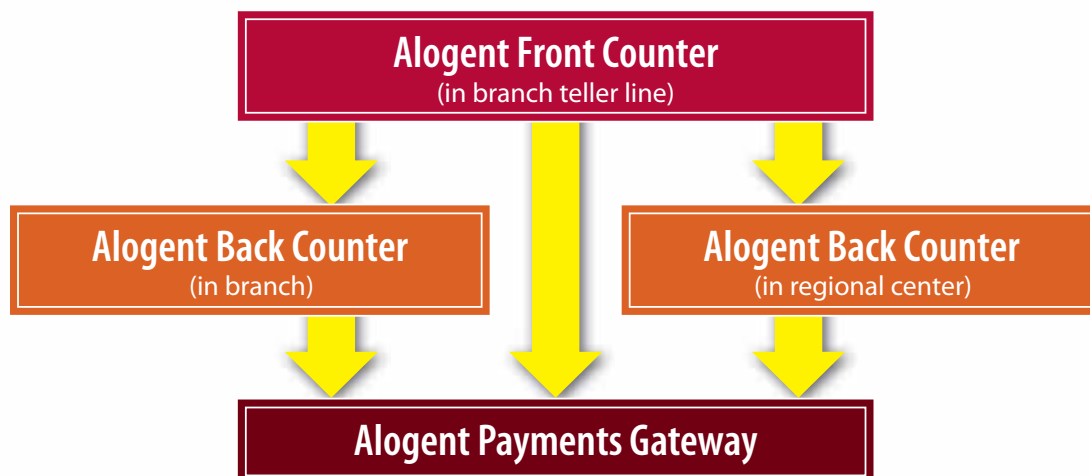
Alogent Back Counter can be deployed to process deferred transactions in support of a larger branch deposit automation strategy that includes branch image capture at the teller line, or as a stand-alone solution targeted to reduce transportation and other costs while improving back-office processing efficiencies. Alogent Back Counter supports flexible workflows and deployment options that allow the financial institution to balance workloads across the branch and regional processing centers, and make changes over time as needs evolve.

Solution Components

Alogent Back Counter converts paper checks, deposit slips, payment coupons, and other paper items to electronic images through branch back counter workstations and in regional processing centers. The solution can be configured to support “capture only,” “capture and correct,” and “capture, correct, and balance” workflows, and can be deployed as a stand-alone solution or used to process transactions deferred at the teller line through Alogent Front Counter.

Alogent Back Counter includes an optimized user interface which mimics the familiar behavior, look, and feel of Microsoft Office 2007, in use by many tellers today. Transaction data is automatically read and validated using the latest in image-based processing technologies and is used to streamline transaction workflows and eliminate the need for manual data entry. Errors, suspected duplicates, non-conforming items, and other exceptions are identified for the operator to make any required corrections.

Behind the scenes, the Alogent Payments Gateway accepts, manages and routes transactions received from Alogent Back Counter and other service channels. Flexible deployment options, configurable business rules, and experienced professional services resources can be used to tailor Alogent solutions to meet the specific needs of the most sophisticated financial institutions.



Key Benefits

Cost Savings

By truncating paper documents in the branch and through regional processing centers, financial institutions achieve significant cost savings. This includes transportation savings, as daily transportation runs per branch are reduced to an average of one or less per day. In addition, many financial institutions achieve facilities and equipment savings—often closing processing centers, jettisoning “big iron” equipment, and consolidating vendor relationships. Financial institutions also gain the ability to take advantage of more cost-effective clearing options, reduce operations staff, and achieve other item processing cost savings.

Improved Efficiency

The use of the latest image-based processing technologies streamlines and automates transaction workflows, minimizing operator workload. Flexible “capture only,” “capture and correct,” and “capture, correct, and balance” workflows allow the financial institution to balance workloads across the branch and regional processing centers as needed to ensure optimal efficiency across the enterprise.

Improved Revenue Opportunity

By facilitating cost reductions, especially in outlier regions with higher transportation and servicing costs, Alogent Back Counter makes it easier to support branch network expansion and acquisitions outside the financial institution’s traditional footprint. Paper truncation also allows financial institutions to achieve earlier funds availability.

Risk Mitigation

The operational risks associated with paper-based transaction processes including couriers, paper handling, and other manual processes are reduced or eliminated. Risks are further reduced through comprehensive access controls, encryption, and tracking of user activity. Disaster recovery is also improved as the ability to receive and process transactions from the branch is no longer hindered by bad weather or constrained by natural disasters.

Part of a Comprehensive Solution Suite

The Alogent Back Counter solution is fully integrated with Alogent Front Counter and other proven Alogent deposit automation solutions from ProfitStars. This provides financial institutions with synergies and efficiencies across other point of presentment applications including remote deposit, ATM, cash vault, and correspondent banking applications. The vast majority of financial institutions that partner with ProfitStars have deployed more than one of our market-leading solutions.

What It Does

- ◀ Converts paper checks, deposit slips, payment coupons, and other paper items to electronic images through branch back counter workstations and in regional processing centers.
- ◀ Provides efficient back-counter image capture through a modern, user-friendly graphical user interface.
- ◀ Provides large, commercial transaction processing capabilities, including:
 - ◁ Multiple transaction support
 - ◁ Streamlined workflows for large transactions
 - ◁ Advanced recovery and suspend batch functionality
 - ◁ High-speed performance
- ◀ Offers flexible “capture only,” “capture and correct,” and “capture, correct and balance” workflows.
- ◀ Can be configured to enforce complete balancing, balancing to a proof limit, or to not require balancing of transactions.
- ◀ Provides extensive scanner device support, including high-speed desktop and mid-size sorters.
- ◀ Supports configurable business rules.
- ◀ Includes advanced recognition technologies (ICR/CAR/LAR).
- ◀ Offers image-quality and usability analysis (IQA/IUA).
- ◀ Creates virtual endorsements.
- ◀ Includes transaction and item-level reporting.
- ◀ Provides comprehensive activity tracking.
- ◀ Enables secure item transport.

What It Does For Me

- ◀ Provides significant cost savings through the truncation of paper documents in the branch.
- ◀ Enables facilities and equipment savings – allowing many institutions to close, or consolidate, processing centers, jettison “big iron” equipment, and consolidate vendor relationships.
- ◀ Allows the financial institution to take advantage of more cost-effective clearing options, reduce operations staff, and achieve other item-processing cost savings.
- ◀ Helps the financial institution achieve earlier funds availability.
- ◀ Supports stand-alone deployment as well as processing of transactions deferred at the teller line.
- ◀ Streamlines and automates transaction workflows, minimizing operator workload.
- ◀ Makes it easier to support branch network expansion and acquisitions by facilitating cost reductions, especially in outlier regions with higher transportation and servicing costs.
- ◀ Mitigates operational risks associated with paper-based transaction processes.
- ◀ Improves disaster recovery capabilities – offers the peace of mind that receiving and processing transactions from branches won't be hindered by inclement weather or natural disasters.

Additional information is available at www.ProfitStars.com or by calling 877.827.7101

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