

Alogent[®] Front Counter

Reduce Costs While Improving Branch Efficiency & Customer Service at the Teller Line



Alogent[®] Deposit Automation Solutions



Manage It. Measure It. Expect It.

Alogent® Front Counter provides financial institutions a way to maximize the cost savings available through branch image capture while simultaneously creating less work, faster transactions and fewer errors for the branch. The solution accomplishes this by focusing beyond basic image capture on branch deposit automation, which simplifies and streamlines transaction processes in the branch beginning at the teller line. Integration with the teller system and the use of advanced image recognition and image quality analysis technologies enable the solution to reduce the amount of keying and manual effort it takes for tellers to complete transactions. This helps improve end-to-end business processes and eliminates redundant efforts associated with these transactions.

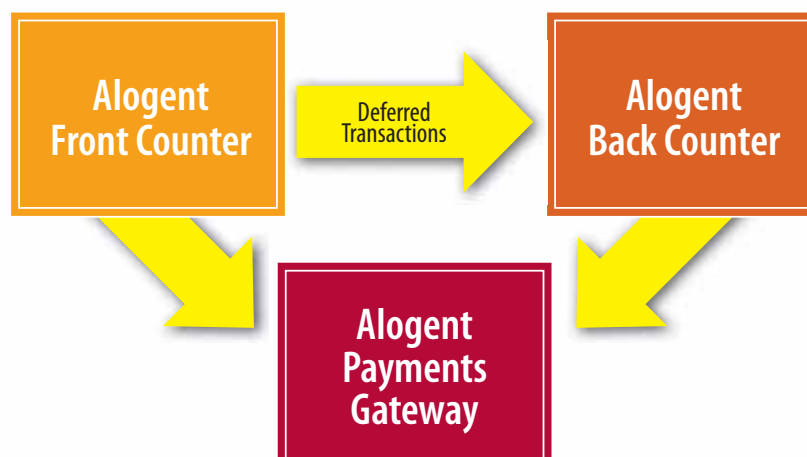
Alogent Front Counter enhances the customer experience through real-time error detection and handling at the point of presentment, significantly reducing adjustments in the back office. In addition, the financial institution benefits by changing the focus of the teller from the transaction to the customer, enabling better, more attentive customer service, which can result in higher cross-sell rates. As the technology provider of the industry's most successful branch deposit automation solutions, ProfitStars leads the market with Alogent Front Counter.

Solution Components

Alogent Front Counter converts paper checks, deposit slips, payment coupons, and other paper items to electronic images as soon as they are presented at the teller line. 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 teller while the customer is present and available to make any required corrections.

Alogent Front Counter is integrated with most major teller systems on the market today. The solution includes options to use ProfitStars' user interface or to fully embed deposit automation functionality within the teller system through the Alogent application programming interface (API). Behind the scenes, the Alogent Payments Gateway accepts, manages, and routes transactions received from Alogent Front Counter and other service channels.

The solution also supports the deferral of larger deposits to branch back counter, or regional processing centers, should branch traffic not allow immediate processing of these transactions. 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 at the teller line, financial institutions help maximize the cost savings available through image-based transaction processing. This includes transportation, facilities, and other item processing cost savings, plus additional savings from teller efficiency gains, lower error rates, and the elimination of paper documents. Financial institutions also gain the ability to take advantage of more cost-effective clearing options.

Improved Efficiency

The use of the latest image-based processing technologies streamlines and automates teller transaction workflows. This helps ensure real-time transaction accuracy, integrity, and conformance with image-quality standards, and reduces service times. Image-based transaction workflows reduce the need for manual keying of transaction data and can be used to automatically recognize funds availability rules, transaction codes, and non-conforming items.

Improved Revenue Opportunity

Alogent Front Counter helps to maximize teller heads-up time, changing the focus of branch personnel from the transaction to the customer enabling them to uncover new cross-sell opportunities. Paper truncation also allows financial institutions to improve revenue through earlier funds availability.

Customer Satisfaction

Branch deposit automation enables financial institutions to provide better, more-attentive customer service, extended hours and cutoff times, and confirmed transaction receipts, all of which improve the customer experience.

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. Information contained on paper is unlocked earlier in the process which can be used for duplicate detection and fraud prevention efforts.

Part of a Comprehensive Solution Suite

The Alogent Front Counter solution is fully integrated with Alogent Back 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 as soon as they are presented at the teller line.
- ◀ Automatically reads transaction data and validates it using the latest image-based processing technologies.
- ◀ Offers integration with most major teller systems including:
 - ◁ ARGO
 - ◁ Barclay Teller
 - ◁ Fidelity TouchPoint
 - ◁ Fiserv ITI
 - ◁ Fiserv PCS
 - ◁ Fiserv Vision
 - ◁ FSB Solutions
 - ◁ CompuCom/Getronics
 - ◁ Oracle Siebel Branch Teller
 - ◁ S1
- ◀ Supports deferred transactions, reversals, and electronic journal integration.
- ◀ Offers straightforward transaction balancing at the teller line.
- ◀ Provides extensive scanner device support.
- ◀ Supports configurable business rules.
- ◀ Includes advanced recognition technologies (ICR/CAR/LAR).
- ◀ Offers image quality and usability analysis (IQA/IUA).
- ◀ Enables the provision of confirmed transaction receipts.
- ◀ Identifies errors, suspected duplicates, non-conforming items, and other exceptions at the teller line – while the customer is still present.
- ◀ Creates virtual endorsements.
- ◀ Includes transaction and item-level reporting.
- ◀ Provides comprehensive activity tracking.
- ◀ Enables secure item transport.

What It Does For Me

- ◀ Maximizes the cost savings available through branch image capture.
- ◀ Simplifies and streamlines transaction processes in the branch beginning at the teller line.
- ◀ Offers the financial institution lower error rates and teller efficiency gains through reduced service times and fewer keystrokes.
- ◀ Reduces costs through the truncation and elimination of paper documents.
- ◀ Ensures real-time transaction accuracy, integrity, and conformance with image-quality standards.
- ◀ Allows the financial institution to take advantage of more cost effective clearing options.
- ◀ Maximizes teller heads-up time – changing the focus from the transaction to the customer and enabling them to uncover new cross-sell opportunities.
- ◀ Helps improve the customer experience through better, more-attentive customer service, extended hours and cutoff times, and confirmed transaction receipts.
- ◀ Helps the financial institution achieve earlier funds availability.
- ◀ Mitigates operational risks associated with paper-based transaction processes.

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

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