

Product



Mobile Source Capture™

Offer Your Customers the Convenience of Mobile Remote Deposits



a downloadable application, the solution uses the phone's camera to take a picture of the front and back of each check and submit the images electronically to your financial institution for processing, clearing, settlement and posting.

Mobile Source Capture from Fiserv helps you attract new customers and increase deposits by offering a new level of banking convenience.

Remote deposit capture solutions are gaining momentum with consumers and businesses alike. By enabling check deposits to be made from any location—including retail stores, offices and homes—remote deposit capture is enabling financial institutions to offer greater convenience and attract new customers outside their current footprint.

With the availability of smartphone technology, mobile banking is on the rise. Many financial institutions already offer smartphone applications that let customers check balances, transfer funds and make payments. Mobile check deposits are the logical next step, and promise to attract a significant number of new mobile banking users.

Increase the Value of Your Mobile Banking Product

Mobile Source Capture from Fiserv enables your customers' smartphones to become a deposit taking device. Through

Your customers no longer have to be at a branch, ATM, office or even their homes to safely and securely deposit checks. Checks can be deposited individually, as they are received, reducing the potential for checks to be lost or stolen. The software includes proven risk avoidance features such as duplicate detection and codeline validation to prevent fraud, while image quality assurance features ensure that check images are acceptable.

Business and Consumer Benefits

With Mobile Source Capture, businesses that provide services in the field—plumbers, cleaning services and contractors for example—can eliminate paperwork and improve cash flow by depositing checks as they are received. Drivers who collect payments as they move through their routes can use Mobile Source Capture to reduce fuel costs and improve productivity.

And as more consumers move from home computers to mobile devices for everyday activities, mobile check deposits will become an expected banking service. In addition to offering an unmatched level of convenience, mobile check deposits save time and improve cash flow for businesses and consumers alike.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next, right now.

An Innovation That Will Attract New Customers

Mobile Source Capture is a valuable new offering that will help you gain market share, both within and outside of your existing footprint. It will increase the value proposition of your current mobile banking product, while putting your institution at the forefront of the smartphone revolution.

Research by Mercatus, LLC found that consumer interest in mobile remote deposit capture is very strong. According to a December, 2009 study, nearly 60 percent of today's mobile banking customers are likely to adopt mobile remote deposit capture if their banks offer the service.¹

By enabling your customers to deposit checks earlier, Mobile Source Capture facilitates early detection of invalid items and possible fraud suspects while accelerating the posting and availability of deposits for your customers.

Source Capture Solutions: Proven Technology and Design

Mobile Source Capture uses proven remote deposit capture technology from Fiserv—technology that is already giving financial institutions the ability to gather deposits at consumers' homes, merchant locations, business offices and ATM locations. Source Capture Solutions® from Fiserv help you optimize all sources of deposit gathering by leveraging a single, Web-based platform across multiple touchpoints. As a result, you can keep operations processing, maintenance, training, risk analysis and support under tighter control.

Benefits to Your Financial Institution

- Ability to serve customers anywhere, anytime
- Improved customer retention
- Increased deposit activity
- Expanded deposit windows
- Accelerated detection of fraud and invalid items
- Extended geographic coverage without additional branches
- Earlier deposit, posting, credit and availability
- Added value for an existing mobile banking offering
- A new revenue stream for the cash management business unit

Benefits to Your Customers:

- Convenient, anytime check deposits
- Reduced costs, by eliminating trips to a branch location
- Improved funds availability through timely deposits
- Accelerated detection of fraudulent checks for businesses
- A green solution that saves time and reduces fuel and carbon emissions

Connect With Us

For more information on Mobile Source Capture, please contact us at 800-872-7882, email us at getsolutions@fiserv.com or visit sco.fiserv.com.



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com

¹ iMobile remote deposit capture will change financial services, by Chris Harnick, Mobile Commerce Daily, February 17, 2010.