

# DepositWizard *ATM*

## Solutions For a New Economy

- CUSTOMER MAKES DEPOSIT AT HIS CONVENIENCE
- 24/7 BANKING
- COPY OF CHECKS PRINTED ON RECEIPT
- IMMEDIATE CREDIT FOR CASH
- HANDLES BOTH CASH AND CHECK DEPOSITS
- SECURE TRANSMISSION OF DEPOSIT TRANSACTIONS
- REDUCE COURIER AND PAPER-HANDLING COSTS  
\*NO ENVELOPE DEPOSIT
- FINANCIAL INSTITUTIONS RECIEVES SAME DAY CREDIT WITH FED FOR CHECKS DEPOSITED AT ATM
- GENERATES FILES READ-ABLE BY THE CORE SYSTEM
- EXCEPTIONAL CUSTOMER SUPPORT
- ONSITE OR HOSTED SOLUTIONS AVAILABLE



## Increasing your deposits with ATMs

CFS recognizes the growing trend of image enabled ATMs and has developed a simple solution for both the financial institution and ATM vendors. Combined with an image enabled ATM, DepositWizard ATM provides a solution that allows for the image capture of a check deposit transaction at the ATM, the point of first deposit, as opposed to the central processing center. This combination of technology reduces courier and paper handling costs and advances the entities front-line competitive strategies. DepositWizard ATM enhances your customer's experience by providing convenient access to their accounts and providing the ability to make deposits around the clock. This allows institutions to continually grow their

business more efficiently.

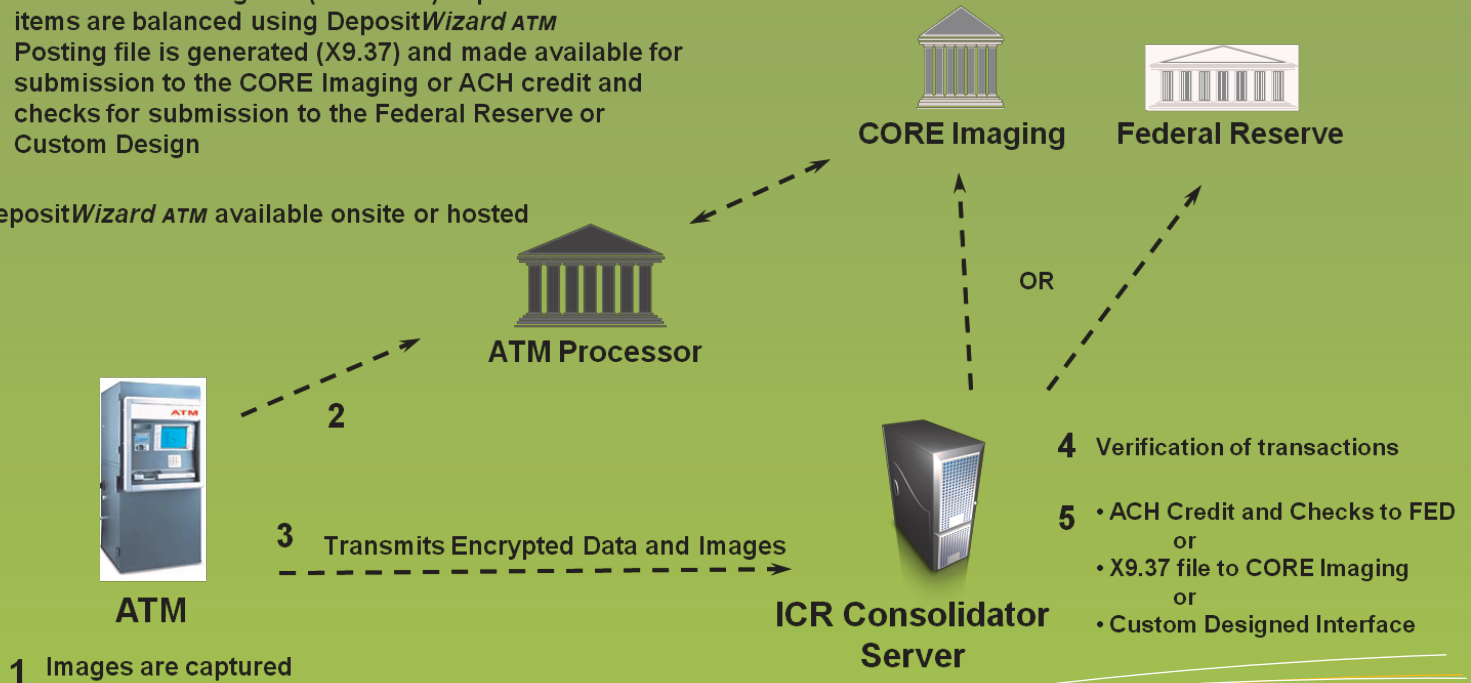
## How it works

With DepositWizard ATM, captured images and data are transmitted securely to the datacenter or the financial institution's back office for verification. Once the file is received, DepositWizard ATM's ICR (CAR/LAR) provides a verification of the images and data therefore allowing any deposit corrections to be made. DepositWizard ATM then generates a X9.37 posting file readable by the CORE imaging system, an ACH credit transaction with checks to the Federal Reserve, or a custom designed interface. DepositWizard ATM can be implemented either in-house or via a hosted solution.

# Deposit Wizard ATM

1. Images of checks are captured at ATM
2. Deposit may be memo posted to ATM Processor
3. Transmits encrypted files to ICR Consolidator Server
4. A verification using ICR (CAR/LAR) is performed and items are balanced using Deposit Wizard ATM
5. Posting file is generated (X9.37) and made available for submission to the CORE Imaging or ACH credit and checks for submission to the Federal Reserve or Custom Design

\* Deposit Wizard ATM available onsite or hosted



## Who is CFS Inc?

CFS, Inc. is a software company that specializes in delivering full service check imaging solutions to financial institutions. We have been a chosen and trusted partner to banks and credit unions for many years offering our clients over 100 years of combined experience in the industry. Located in Tallahassee, Florida, we currently have banks in 6 states that rely on the software and excellent support from our company. CFS Inc. provides solutions for financial institutions to include development of products, enhancements, and ongoing maintenance and support from a single company with a proven track record of success. Part of our ongoing success is the ability to partner with major financial software and hardware solution providers and others allowing for smooth integration and ease of use of our products alongside your current technologies. Our software and services can greatly improve the effectiveness of your financial institution, while lowering your operating costs.