

FUSION ITEM PROCESSING SERVICES

Improving Item Processing Operations for Your Financial Institution

Fusion Item Processing Services offers a comprehensive suite of outsourced services to financial institutions. These services range from traditional imaged-based item processing to branch and merchant capture, fully outsourced processing to image capture solutions operated by either the institution or its clients.



Your financial institution can benefit from managing and controlling these processes while minimizing your upfront investment and ongoing overhead costs.”

Fully Outsourced Item Processing

Fusion Item Processing Services offers a complete suite of choices in outsourced item processing.

- Imaged data from clients, consumers, Federal Reserve Bank, Corporate Credit Unions and correspondent banks is received and processed in our secure Enterprise Services Centers.
- Finastra performs all payment processing activities including capture, balance, cash letters, exchange services and statement rendering.
- Multiple delivery options for consumer statements, including imaged and truncated statements, e-mail statements, eStatements through Internet banking, and digital statements provided via CD-ROM or FTP.
- Full outsourced processing lessens capital requirements, provides state-of-the-art capture solutions and enables your staff to focus on the business of serving clients.

- Fraud prevention tools allow you to detect suspicious items not visible to the naked eye. Payments can be reviewed and a decision can be made immediately, preventing your financial institution from having to struggle with collections after-the-fact.
- Increase efficiency through improved processing time and robust research tools. Advanced research options enable employees to quickly and easily research item history in a secure environment.

Distributed Image Capture

Distributed image capture offers multiple options. Your financial institution can benefit from managing and controlling these processes while minimizing your upfront investment and ongoing overhead costs. Financial institutions have the option to capture items at a centralized location, or at individual branches.

Images are Stored on Finastra's Centralized, High Capacity Image Storage Systems, Making Them Immediately Available for Research

Upon receipt, Fusion Item Processing Services uses software and servers to balance, create and send the image cash letter. Images are stored on a centralized, high capacity image storage system, making them immediately available for research.

Image Exchange Services

Image exchange through a network of exchange partners reduces cost, improves availability and mitigates fraud risk. Our entire capture, forward collection and return collection processes are electronic. This allows for faster processing of checks with fewer errors, provides a head start on daily workloads, all the while opening availability windows and accelerating check clearing.

Scalable Transports

Fusion Item Processing Services is a scalable solution that enables your financial institution to configure and customize the processing solution that is right for you. It interfaces to multiple transport manufacturers including Unisys, Canon, Digital Check, NCR and others, as well as supports a variety of system configurations—centralized or decentralized processing, or single or multiple institution processing environments.

Fully Outsourced Payment Processing

- Processes and performs all payment activities
- Maintain control of selected functionality through Web-based modules

Distributed Image Capture

- Digitizes items via capture device
- Supports multiple devices
- Creates and stores images on server
- Extends end-of-day branch cut-off times
- Virtually eliminates courier fees

Image Exchange Services

- Leverages Check 21
- Offers choices of exchange services
- Electronically clears items through exchange of images
- Quicker funds availability
- Reduces float
- Minimizes fraud
- Increases operational efficiency
- Branch Image Capture
- POD check image capture from each branch
- High capacity archival system
- Handles a higher volume of items with fewer errors
- Accelerates check clearing

Statement Production

- Multiple delivery options (e-mail and eStatement)
- Multiple production facilities improve statement delivery
- Multiple production facilities allow for fully redundant processing with active disaster recovery and business continuity plans
- Postage savings due to combined processing volumes
- Automated processing reduces risks associated with statement production

Superior Customer Support and Implementation

- Trained professionals to support your application, processing and technical needs
- Client-accessible automated tracking system for support calls and requests
- Scalable training programs

Dedicated Enterprise Services Center

- Secure and controlled data center
- High-speed, state-of-the-art equipment and facility
- Professional, seasoned staff with varied backgrounds in item processing, banking and the service bureau industry

About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions.

Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology.

Please visit finastra.com

Finastra and the Finastra 'ribbon' mark are trademarks of the Finastra group companies.

© 2019 Finastra. All rights reserved.

North American Headquarters

744 Primera Boulevard,
Suite 2000, Lake Mary,
FL 32746
United States
T: +1 800 989 9009

