

Factsheet

Fusion Phoenix Teller Module

The Fusion Phoenix teller module is built in and can be designated to post as real-time, POD (memo) or a mixture of both (hybrid) depending on the financial institution's needs.

How does it work?

The teller module has been designed to enable teller transactions to be posted as real-time or proof of deposit (POD) transaction. Following are descriptions of the different posting methods.

Real-time transaction

When a transaction posts in real time, the application immediately debits and credits the accounts involved. If an account holder performs a transfer, the system automatically updates the history and current balance.

POD transaction

POD transactions are memo posts to the account holders account. The transactions post to the teller journal and are reflected in an account's memo balance. All of the work processed by the teller must have an associated form imaged or captured to a POD file that is loaded during the nightly process.

During the nightly process, the system updates the customer's current balance, collected balance, and history. In a POD environment, the institution has the option to configure some of the transactions as real-time. Examples include cash sold between tellers and the vault, and transfers between customer accounts.

Drive teller efficiencies

• Customer initiated ID -

Using a card reader, a customer/member swipes their ATM card and the system automatically displays the customer/member information to the teller and returns information to the device to display.

• Remote supervisor override -

This functionality provides supervisors with the ability to address teller override requests from a remote workstation both within and outside of the same branch. Teller module allows override requests to be sent to remote workstations of groups of supervisors who have override authority.

• Fusion ActiveView Teller Capture -

Reduces teller key strokes and improve accuracy by automating the transaction entry process. This comprehensive, imaged based transaction solution enables frontline employees to capture paper items as these are easily scanned the moment they are presented and images are automatically created as part of the transaction process. Virtual tickets are also created and supported.

• CTR reporting and cash aggregation –

Fusion Phoenix provides a facility for capturing information needed for CTR. The system provides automated cash in and cash out aggregation for CTR reporting of beneficial account owners (transactors). What's more, Fusion Phoenix offers true aggregation across branches, accounts and across people (benefitors/transactors).

Fusion Phoenix teller module features

- **Fraud detection and prevention** - Provide capabilities that detect and prevent fraud from the core. When an account holder or non account holder presents a check to a teller, the solution automatically checks the fraud entries for potential matches. If a match is found, it automatically alerts the teller. This integrated, quick search and alert process helps you to stop fraud at the point of presentment before it becomes a financial loss.
- **Teller positive pay** - Identifies potentially fraudulent, altered or counterfeit check items presented at branches by comparing them in real-time with the check-issue file. If the information does not match, the check will not be cashed.
- **Suspicious transaction monitoring** - Allows you to establish criteria for what you may consider suspicious events for a suspicious transaction scoring analysis. The system will sum up the risk value for each criterion met; the total score will be compared to the criteria to determine what to do with the transaction. Transactions that meet the 'Teller Warning Threshold' value will display the suspicious transaction details for an override.
- **Cash dispenser and cash recycler support** - Automate cash handling at the teller line and improve productivity of the teller's role. The teller cash recycler and cash dispenser is designed to speed up transactions, improve accuracy, automate banking tasks, and improve security.

Key benefits

- Teller check printing stock can be blank or pre-printed.
- Offline functionality is available for financial institutions interested. Must install the offline functionality to enable you to forward transactions posted offline to the central db server.
 - Offline functionality is not available with Fusion ActiveView Teller Capture.
- eReceipts
 - Supported with Hyland and Fusion ECM
 - When teller posts any transaction that is attached to a form we archive to Fusion ECM and use the clients email to send an email to the customer with the attachment of the form/receipt image.
- Pick receipt preference:
 - Ability to print multi transactions in one receipt (this is also supported with e-receipts).
 - Single transaction on individual receipts (this is also supported with e-receipts).
 - Receipt balances can be printed or masked, based on the teller selection.
- 360 account holder view
 - Get real-time access to each account holder's exposure, profitability, and personal information such as contact history, total relationships, deposit and loan balances, account alerts, regardless of the user function. The dynamic view of the account holder provides staff with the necessary tools to service clients in a more efficient and productive manner.
- Multi-task
 - You can open a new workspace to answer questions or do research without losing the work you were doing in the original workspace.

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