Vault by Digital Check®

Vault operations entail constantly dividing work between different platforms and rebalancing the results. One system for counting cash and coin; one for checks. Different depository banks, each with its own rules and workflow. Paper cash tickets and complicated Proof of Deposit processes to manage. Elaborate controls to keep everything balanced between separate systems and workflows.

What if there was a way to tie it all together automatically? That's exactly what Vault by Digital Check was designed to do.

STRAIGHT THROUGH PROCESSING

Commercial deposits in a vault are ordinarily handled with cash and coin counted and verified on one system, while checks are captured and proofed separately. The two are then combined and balanced to the original deposit ticket. Vault by Digital Check processes both cash and check together as part of one transaction on a single platform; the application also creates virtual tickets for cash in and any adjustments to correct an out-of-balance deposit. The straight-through processing of a single deposit is complete and the transaction is in balance.

Vault is certified with Digital Check's TellerScan® and BranchXpress® series check scanners, as well as the Cummins JetScan iFX® series of currency counters, to function with your existing platform. Since it integrates with your existing vault management software system, the vault teller can process and proof the cash and check deposits at the same time in the same workflow. The vault application works either in a standalone bank vault or in an armored car virtual vault processing for multiple banks.

MULTI-BANK PROCESSING

Standard armored-car vault processing requires each customer bank to be processed in its own instance with defined rules and requirements for balancing. The Digital Check Vault application allows for the creation and identification of customer rules and requirements for each bank in the multi-bank processing onboarding setup. Our system stores the pre-defined routing numbers, GL accounts and adjustment information for each bank, in bank-specific sort patterns for the particular items. The final output of the system is to generate the properly formatted bank-specific Image Cash Letter and X9 file to send on for posting, clearing and settlement of the deposit.

ONE TRANSACTION
Combine cash and checks together in one proof of deposit

SIMPLE INTEGRATION
Integrates to existing software

IMPROVES WORKFLOW
Easily switch banks from one workstation

ENHANCES
Repair and eliminate Non-Conforming Images

CLEARS
Output ICL/X9 file for settlement

Clean Up Those Difficult Documents with Embedded Image Enhancement Software

Just because you're processing items in a vault environment doesn't mean you're exempt from the same difficult-to-scan documents and image quality problems that happen at the retail teller window. So we've made our patented Clear by Digital Check® image enhancement software available to Vault users as well. When you activate Clear, you'll be able to:

• Manually select areas to clean up non-conforming images with a click-and-drag interface

• Adjust contrast separately on different zones within the same image

• Remember settings for recurring problem documents and automatically correct them the next time

How Clear Works

One of the top reasons why checks are rejected for poor image quality is because it is difficult to remove the background while retaining important information, causing the entire document to become too dark or too faded. Sometimes this is intentional (as with security printing), and sometimes it's purely by accident, but the effect is the same: The check comes back to you as a Non-Conforming Image (NCI).

Clear uses Digital Check's Best Read® technology to distinguish between background printing and check information, dropping out the worst of most problem backgrounds while retaining data. An operator can also select individual areas to improve the contrast until the image will clear electronically, the way it was meant to.
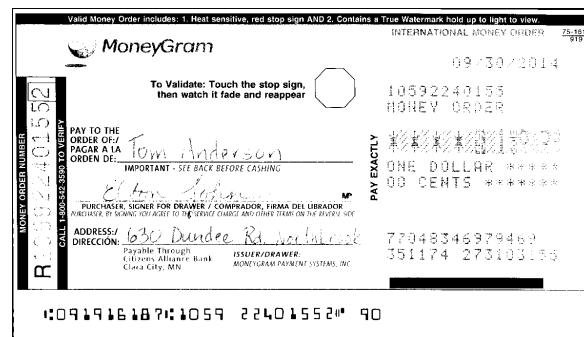
We've found that the bulk of most banks' Non-Conforming Images (NCIs) come from a small number of difficult-to-scan document variations that occur over and over again. Clear's memory function can store the right settings and zoned areas for these documents and automatically apply them the next time one is seen. By using the identifying characteristics on the item, Clear can tell what kind of document it is and load the optimal settings. The same type of memory templates, when used in combination with the Digital Check's pre-clearing Special Document Handling system, can make the maximum number of checks possible go out for clearing and not come back.

**For more information please visit
www.digitalcheck.com/clear**

Witness a CLEAR Difference

The image at top was scanned with no special enhancement. Below, Clear applies multiple settings to make the entire document readable.

Before Clear

After Clear