



Your consumer and business members both rely on the convenience of checks but seek modern convenience in using this vehicle to move funds. As their credit union, you want to be sure to provide timely, accurate check processing services.

Synergent is here to help. Our seasoned team of check processing professionals ensures check deposits, clearing, and exceptions are processed on time to meet Federal Reserve Bank and Electronic Check Clearing House Organization (ECCHO) deadlines, and follows regulations established by both. We complete check data entry, verification, and electronic check conversion (ECC).

Services

Deposits, clearing, and exceptions are all handled in-house by Synergent's check processing team. Products and services include:

- Inclearing
- Electronic Check Collection
- Branch Item Capture
- ATM Capture
- Home Capture
- Merchant Capture
- Mobile Capture
- Research

Support

From day one, Synergent handles all onboarding of new member credit unions. When new products and services are released, the team deploys them to existing credit union partners. Internal upgrades and software updates over time never need to be a worry, as that also is managed by Synergent.

Ongoing technical support is always a just phone call, email, or ticket away. The customer service team provides support for check processing members and renders any account adjustments as needed.

Power of Partnership

Along with traditional check processing, Synergent connects credit unions with and provides support for the following modern check tools:

eDesk Vantage

Synergent's convenient eDesk Vantage service enables credit unions to retrieve member draft images via the Internet, utilizing the Vsoft eDesk suite of products (Branch Item Capture, Research, Archive, and Returns modules). With Synergent's vast experience with VSoft's

Synergent provides traditional check processing services to credit unions while connecting them with modern checking tools.

- Meet demand of both business and personal banking members
- Outsource check data entry, deposits, clearing, and exceptions
- Ensure compliance with Federal Reserve Bank and Electronic Check Clearing House Organization deadlines and regulations
- Offer modern check tools such as eDesk Vantage, Remote Deposit Capture, and Check Fraud Assist

Check Processing

image capture product, credit unions are able to participate in and benefit from imaging and exchange capabilities that would have been beyond their means as standalone financial institutions.

Remote Deposit Capture

Mobile (mRDC)

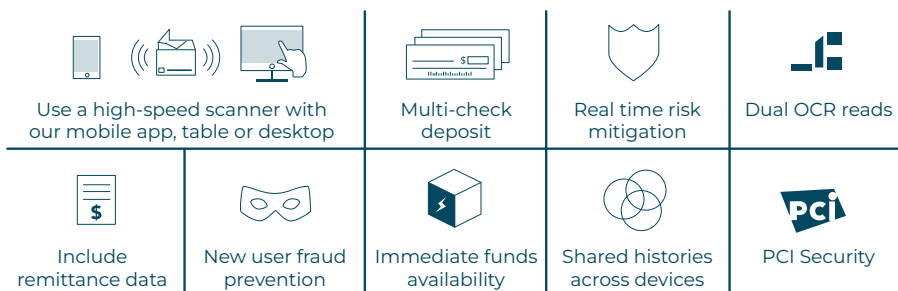
Members are on-the-go. In the mobile and increasingly touchless world we live in, members want options that allow them to conduct transactions without ever entering a branch.

mRDC allows members to easily deposit checks remotely using their smartphones. They simply take a photo of the check they wish to deposit, then use their mobile banking app to make the deposit in real time. mRDC can increase mobile banking adoption, accelerate funds availability, and mitigate risk.

Business (bRDC)

For businesses, every minute counts during the workday. Processing checks does not have to require a trip to the branch, saving time for both the business and the credit union.

bRDC allows businesses to easily deposit checks remotely using their choice of multiple devices: high speed scanner with mobile app, tablet, or desktop. As an omni-channel platform, users can start with one device, then move to another to pick up where they left off!



“Checks remain a key payments instrument for both business and personal banking members. By partnering with Synergent, credit unions can save staff time and provide modern tools, like remote deposit capture, to complement this classic service.”

Rebekah Higgins

Chief Growth Officer

Check Fraud Assist

Fraud can come from any number of financial transaction types. To prevent check fraud, Synergent teamed up with Verafin to develop a process that allows check images to be visible within Verafin. This results in faster, more efficient fraud detection, streamlined fraud investigations, and improved analytics.

Learn More

For additional information about partnering with Synergent on check processing services for your credit union, please contact Fred Barber, Vice President of Solutions.