Merchant Capture

Merchant Capture is a remote deposit capture solution that allows businesses to deposit checks electronically using onsite scanners.

- Provide added member convenience
- Accelerate funds availability
- Increase productivity
- Reduce errors
- Improve efficiency

Businesses are looking for ways to streamline efficiencies. Merchant Capture allows business members to save time and receive payments more quickly by giving them the opportunity to capture and send check deposit information electronically to your credit union without the need to drive to the branch to make a deposit.

With Merchant Capture, businesses can use check scanners to read data, capture images, and transfer that information to your credit union through a secure transmission. That file is then sent to Synergent for processing. For the purposes of settlement, your business members' batches are easily identified as a merchant branch of your credit union.

Software Features

- Interfaces with Canon and Unisys scanning devices
- Performs inline Courtesy Amount Read (CAR) and Legal Amount Read (LAR)
- Performs inline Intelligent Repair Image System (IRIS) on all rejects
- Works with high-speed scanners

Program Features

- Increases credit union's business marketing reach beyond physical branch location
- Improved funds availability for the member
- Improved productivity for the business member's staff
- Reduces errors and improves efficiency
- Quickly and accurately process high volumes of checks

800.341.0180 · synergentcorp.com · CSM@synergentcorp.com

Merchant Capture

Merchant Capture offers another way your credit union can benefit from our staff's experience with the most advanced check processing technology. Synergent not only processes the electronic files, but makes sure credit unions have the latest in hardware and software. Our technology is paired with day-to-day personalized support, as our team of operational, research and implementation specialists brings solutions to your credit union's needs.

Offer the Convenience of Merchant Capture to Your Members

With Merchant Capture, users logon securely and remotely at a location convenient to them. A small scanner does the work of capturing the images and data from the deposit documents. Submitted items are sent to Synergent, then Synergent requests approval from the credit union before forwarding to the Federal Reserve.

"It's all about providing convenience to members. Merchant Capture allows for the remote deposit of checks using standard office tools. Members who use this product are pleasantly surprised at how easy the system is to use and are able to save trips to the branch."

Rebekah Higgins
Chief Growth Officer

Learn More

For additional information on implementing Merchant Capture at your credit union, please contact your dedicated Client Success Manager.