

# Merchant Deposits

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Offer Businesses the Convenience  
and Cost Savings of Anytime,  
Anywhere Check Deposits

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**Businesses need a simple solution for making online check deposits with minimal investment in time and equipment. In a competitive environment, they want to make deposits on their own time – not just when your branch doors are open. Merchant Deposits from Fiserv includes the software and hardware required to seamlessly enable your financial institution’s business customers to scan and process check deposits from their place of work, eliminating unnecessary trips to the branch.**



Merchant Deposits is designed to meet your business accountholders' demand for convenience, as well as help them improve float management and reduces the cost of processing checks.



### Simple and Convenient

Because it requires only an internet connection and a Fiserv-certified check scanner, Merchant Deposits helps increase deposits by maximizing efficiency, and promotes the profitability of businesses by saving them time and resources.

Captured check images and MICR data are securely transmitted in real time to your financial institution, expediting deposit processing. Merchant Deposits also centralizes operational management of your source-capture environment, offers internal review of deposits received and provides powerful, enterprisewide management controls.

Merchant Deposits is offered at a per-business seat price that includes everything your business accountholder needs to operate immediately and seamlessly. To ensure a comprehensive experience, each account will receive the Merchant Deposits software, check scanner, installation, testing, inventory control, training and ongoing support. A choice of check scanners is available to accommodate the business deposit needs and check volumes of virtually any business.



### Deposit Management Features

Merchant Deposits enables your financial institution's staff to examine your business accountholders' check deposits. If you make a correction to a deposit, the system automatically delivers an accountholder notification through email or a secure message from within the application. Reports are generated online and tailored to your needs for billing, workflow management, customer service and quality control.

The solution also enables an enterprise-level view of deposits at the business or merchant site, helping your business accountholders manage their finances more effectively. Custom reports are easily created using deposit data, images and other billing and payment information. Data from Merchant Deposits can be exported to other systems.



## Processing Support

Merchant Deposits supports your lockbox operation by capturing and balancing batches of remittance coupons. The solution extracts coupon data to update your accounting system and sends check data and images for deposit.

The solution automatically recognizes and captures item amounts, ensuring that images are of acceptable quality for exchange and archiving. It also supports duplicate item detection and resolution.

Merchant Deposits takes on the look and feel of your brand, and is offered directly through your business banking web portal. Business users are guided through an intuitive deposit process, from scanning checks and keying amounts to deposit balancing and submission.



## Fulfillment Management


Because we want to help you grow your business account base and drive deposit growth for your institution, Fiserv is able to oversee the entire fulfillment process – from inventory management and storage to shipping – to ensure your success in offering Merchant Deposits to your business customers. Our partner, Avivatech LLC, will store all your contracted hardware in a climate-controlled environment, and deploy the equipment as needed.

To keep your business accountholders at peak performance, we offer a 60-month extended warranty and a scanner replacement plan, with an equipment refresh upon warranty renewal.



# Connect With Us

For more information about  
Merchant Deposits:

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 [fiserv.com](https://www.fiserv.com)

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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