To ensure seamless operations for their customers, banks depend on swift, accurate and reliable item processing of diverse daily transactions. That’s where we come in.

Every day, banks handle a multitude of incoming transaction items for customers — cash and check deposits, bill and mortgage payments, and other transactions. These happen through a variety of channels. The day that transactions come into a bank is defined “Day One.”

All Day One transactions must be processed the same day. In order for this to occur, countless things have to happen to ensure that every transaction is processed and posted on the same day. We have expert staff dedicated to each component of the Day One process.

**Our Day One Process**

**Center Capture** – Our processing teams are responsible for receiving, logging and preparing all work received from non back-counter bank branches as well as bank clients for processing. Department personnel ensure items are handled in compliance with regulations and client requirements.

These items are processed through a document transport to capture the image and MICR code-line data of the item.

**Electronic Item Processing** – Electronic files are received from the following sources:

- Electronic files from Center Capture (see above)
- ATM/ITM – Bank devices in their geographic areas
- Mobile devices – Smart phones and tablets
- OCD files – Online check deposits from customer capture devices
- ICL files – Image cash letter files from large commercial clients, image lockbox files
- Back-Counter Capture – Images and data from bank branches
- Incoming electronic files from financial institutions including the Federal Reserve

Document images from these sources are analyzed for quality and proper data. Any items whose amount cannot be read or have other MICR code-line errors are keyed by an operator using an image of the item. Once all images and code-line data have been corrected, credit/debit balancing is performed to ensure that data-perfected files are sent back to the bank for posting to customer accounts. Images of the items are archived and electronic cash letters are sent to external banking entities, including the Federal Reserve.

Throughout the day, all client bank transactions from all sources are accumulated into data streams that are sent to client systems in real time.
Our Day Two Process

“Day Two” commences the morning after Day One transactions have officially posted. Several sub-categories are included in Day Two, which encompass both ACH and paper transactions.

Outgoing Returns – This is the main component of Day Two item processing and is focused on the processing of all “NSF” (overdrawn) checks. Outgoing return items are processed the same afternoon according to client-specific parameters, and sent back to the client banks’ data centers for account updating or back to the originating financial institution. The end-customer via US mail to inform them of their NSF item and how it was handled.

Within Outgoing Returns, we also handle Suspect and Stop Payment processing.

Incoming Returns – These are checks associated with a bank customer’s deposit that were issued from other parties and dishonored by the payee bank. These items are charged back to the depositing account. Notification is sent to the customer on behalf of the client bank.

Within incoming returns, there is a significant amount of specialized processing. These “special instructions” are processed according to client specifications.

Research – This department locates and produces copies of archived financial documents related to requests associated with audits, tax and legal needs, and other consumer requests. Documents are delivered through multiple avenues such as mail, fax, or CD ROM.

Processing: We receive 2-3,000,000 items to process per day from one large national bank alone.

Printing: We print roughly 300 million images every year on behalf of bank clients.

Adjustments – Our Adjustments team works to promptly resolve issues or discrepancies for bank customers as well as between the client bank and other financial institutions.

Output Review – Client branches and internal departments scan documents based on client guidelines. We receive these electronic documents and index them into queues in the Xerox® Transaction Content Management application. Each XTCM queue is assigned to specific areas for further processing.

Domestic and Foreign Check Collection – Domestic and foreign check collections are items presented for collection and final payment. There are a number of cash letter agreements with foreign banks to provide quick settlement for checks drawn in different countries and currencies.

Print Services

Our print services consist of three primary areas:

Printing – Inside our 200,000 square foot facility in Atlanta, we have a state-of-the-art printing center dedicated to printing financial statements, invoices, letters and forms. All of our printing is continuous print to optimize efficiency. We can print simplex or duplex (one or both sides) and are MICR-enabled for printing live checks.

Fulfillment – This involves collating, folding, inserting and packaging of printed documents. Our fulfillment services create more than 70 million packages (including envelopes and larger packages) every year.

We can create trifold, bifold, broker fold, flats, portrait or landscape statements and offer automated or manual processing as well as metering and bulk permit indicia.

Mail Services – Our advanced mailroom solutions include incoming and outgoing mail services, inter-office delivery, receiving and postage management. We can provide these services on-site at a client’s location, or from one of our operations centers.

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