



# Exceptions Processing BPO

Carretek can seamlessly blend offshore, image-based exceptions processing services with your on-site environment to reduce operations costs and increase efficiency without increasing risk.

Through its world-class facility in Mumbai, India, Carretek gives financial institutions access to a highly skilled, highly trained workforce that specializes in a range of image-based back office functions. Proven to reduce operating costs while increasing process efficiency, off-shoring also allows critical bank resources to be redirected toward core, mission critical initiatives.

We tailor our exceptions processing services to the unique needs of every client. Through an analysis of your exceptions environment by our U.S.-based consultants, we identify those processes that can be successfully performed offshore. Benefits are quantified, risks measured and a complete business case delivered prior to your decision to take the work offshore.

As Carretek's client, you retain complete control of your policies, workflow processes, reporting, systems and data via a secure, 24-hour connection to our offshore facility. Our web-based project management tool, which offers real-time visibility into your offshore processes, typically delivers more performance data than bank management receives about on-site activities.

## Why Carretek

- Reduced operating costs without increased risk.
- Domain expertise: Carretek was formed by Carreker Corporation, a leading provider of payments consulting and technology services for than 25 years, and Mastek, a global offshore outsourcing leader.
- Flexible SLAs ensure the performance you currently demand from your on-site operations.
- Local account management and superior project management for day-to-day accountability and a strong client relationship.
- A seamless, proven on-site/offshore delivery model.
- Reporting tools for high visibility into offshore performance and productivity.
- Double redundant back-up facilities in remote locations.
- Services tailored to your needs, rather than formulaic agreements.

## Image-Based Exceptions Processing

Exceptions processing involves high-volume, labor intensive work that often requires a large staff to accurately process management.

Through Carretek, banks can offshore selected image-based processes within the exceptions area of the bank to reduce operating costs and improve productivity without increasing risk. In addition, our offshore services are guaranteed to meet processing deadlines dictated by the law and your customers.

Images and data, sent by the bank throughout the day, are received by skilled employees in our offshore facility to complete labor intensive exceptions and NSF processing. Carretek employees, who are able to perform the same complex tasks as your own staff, complete the same training as your on-site employees do. This ensures that the risk of errors, which can lead to bank losses or dissatisfied customers, is extremely low.

In addition, Carretek can help you streamline your exceptions area while supporting the migration to an electronic and image exchange processing environment.

## Exceptions Processing Services Include:

- Stop Payment Suspects
- Insufficient Funds
- Accounts Not Found
- Signature Verification
- ULA
- Frozen Accounts
- Dormant Accounts
- Special Instructions

# Exceptions Processing BPO

Offshore  
Business  
Process  
Outsourcing  
Tailored to  
the Needs  
of Financial  
Institutions

By outsourcing some of the most labor-intensive exceptions processing activities, banks can achieve significant cost savings while maintaining high quality and minimizing risk.

To minimize risk, seamlessly blend the outsourced services with the bank's on-site processes, optimizing the processes for maximum efficiency. Necessary application interfaces can be developed, working with your vendor, to ensure the success of the outsourced functions.

As shown here, the processes that are ideally offshored include the handling of unposted items, account lookups, item dispositioning, BOFD keying, and end-of-day processing. Once exceptions files are created, images and data can be transmitted to the offshore facility.

