



# Image Adjustments Processing BPO

Carretek can seamlessly blend offshore, image-based adjustments processing services with your on-site environment to reduce operational 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 adjustments 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 efficiently and 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.

## High Speed, Image Adjustments Processing

Adjustments are costly and labor intensive, involving a variety of manual processes and decisioning. In addition, banks must be able to handle a wide range of adjustments types originating from both checks and electronic transactions.

Through Carretek, banks can offshore selected data entry processes within the adjustments area to reduce operating costs and improve productivity without increasing risk. In addition, our offshore services are guaranteed to meet processing deadlines dictated by your institution.

Employees receive cases with images and data, sent by the bank throughout the day, in our offshore facility to research and resolve reported errors related to transaction processes. 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.

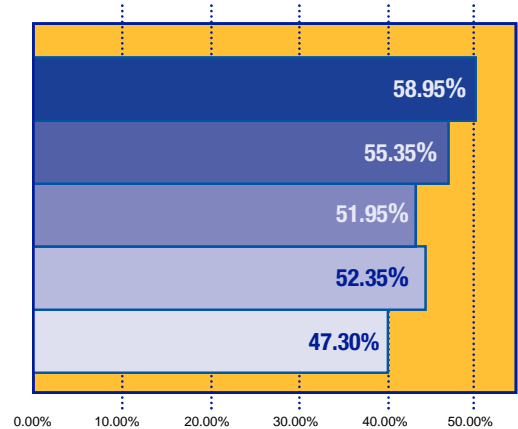
Moreover, image-based processing through Carretek streamlines the adjustments function and supports the migration to an electronic and image exchange processing environment.

## Image Adjustments Processing BPO Services Include:

- Listed, Not Enclosed
- Entry in Error
- Encoding Error
- Reclamation
- Source of Receipt
- Duplicate Entry
- Missing Deposit
- Posted Twice
- Debit Posted as Credit
- Non-cash Item
- Enclosed, Not Listed
- Not Our Item
- Credit Posted as Debit
- Photo and Original
- Listing Error
- Extra Cash Letter
- Missing Cash Letter
- Miscellaneous Data Entry

# Image Adjustments Processing BPO

Adjustments - Financial Indicators



- Average Percent of FTE Transferred
- Average Percent of Salary Transferred
- Average Percent of Variable Cost Transferred
- Average Percent of Cost Avoidance Dollars Identified
- Average Percent of Gross Expense Transferred

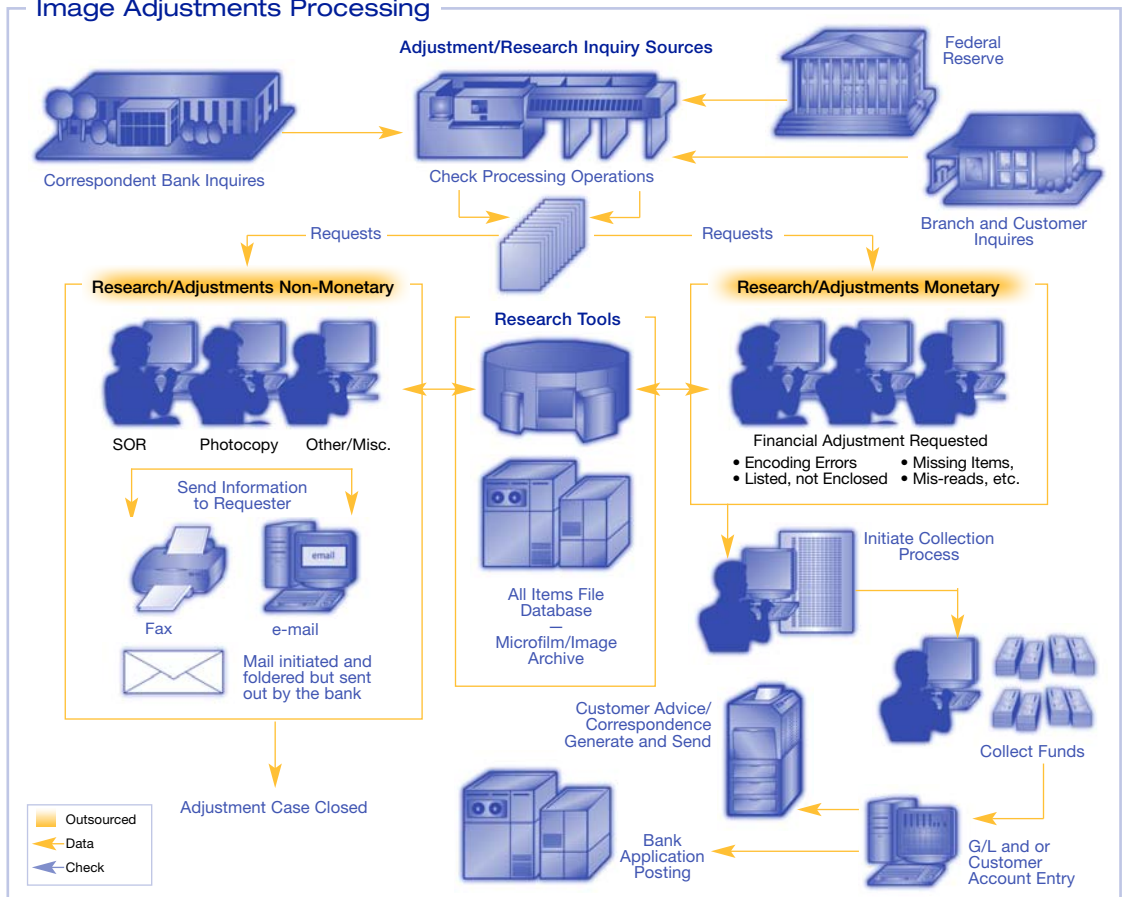
By outsourcing some of the most labor-intensive adjustments activities, banks can achieve significant cost savings while maintaining high quality and minimizing risk.

We 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 this diagram illustrates, the activities ideally suited for offshoring include research of origin, utilization of electronic media, generate correspondence, create resolution accounting entries, analyze case data for case resolution and perform follow-up activities to minimize charge-off probabilities. Once adjustments files are created, images and data can be transmitted to the offshore facility.

Offshore  
Business  
Process  
Outsourcing  
Tailored to  
the Needs  
of Financial  
Institutions

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