



# Image Proof of Deposit BPO

Carretek can help your institution reduce the costs and improve the accuracy of Day 1 image POD operations by outsourcing manual data entry functions.

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 image-based POD services to the unique needs of every client. Through an analysis of your current environment by our U.S.-based consultants, we identify the processes that can be successfully outsourced, which typically include all data entry from image functions. 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 Proof of Deposit

High-speed keying for proof of deposit is high volume work that is becoming more costly due to increasing employment costs. In addition, the time sensitive nature of POD work can require a night shift staff, which further increases expenses.

Once checks and deposit slips are image captured, the images and data can be transferred to our offshore facility where the reject repair, amount encode and data completion services can be performed. Completed data entry work is then received by your on-site systems, often in less time than it could be completed on-site.

Our highly educated, English-speaking employees can be trained to perform the same complex tasks as U.S. employees, often in less time and with greater accuracy. In addition, costs saved through offshoring can allow your bank to double-verify all work, rather than just high-dollar items.

## Follow-the-Sun Benefits

Time zone differences between the U.S. and India allow your night shift work to be performed overnight by Carretek and delivered the next morning, without premium night shift rates being incurred. In addition, offshoring your high speed keying activities through Carretek allows your organization to streamline its operations while improving accuracy.

## Image POD Services Include:

### Reject Repair

- MICR Correction
- Check Amount Entry
- Balancing

### Amount Encode and Data Correction

- MICR Correction
- Check Amount Entry
- Balancing

# Image Proof of Deposit

Offshore  
Business  
Process  
Outsourcing  
Tailored to  
the Needs  
of Financial  
Institutions

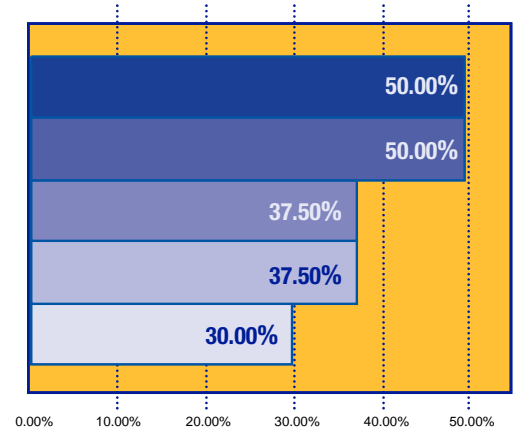
Organizations can achieve significant cost savings, increased productivity and improved accuracy by outsourcing the manual data entry related to image proof of deposit.

Banks with image-enabled POD environments can offshore reject repair, amount encode and data completion activities. Banks that do not have an image-enabled environment can outsource the reject repair function if those items can be image captured.

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

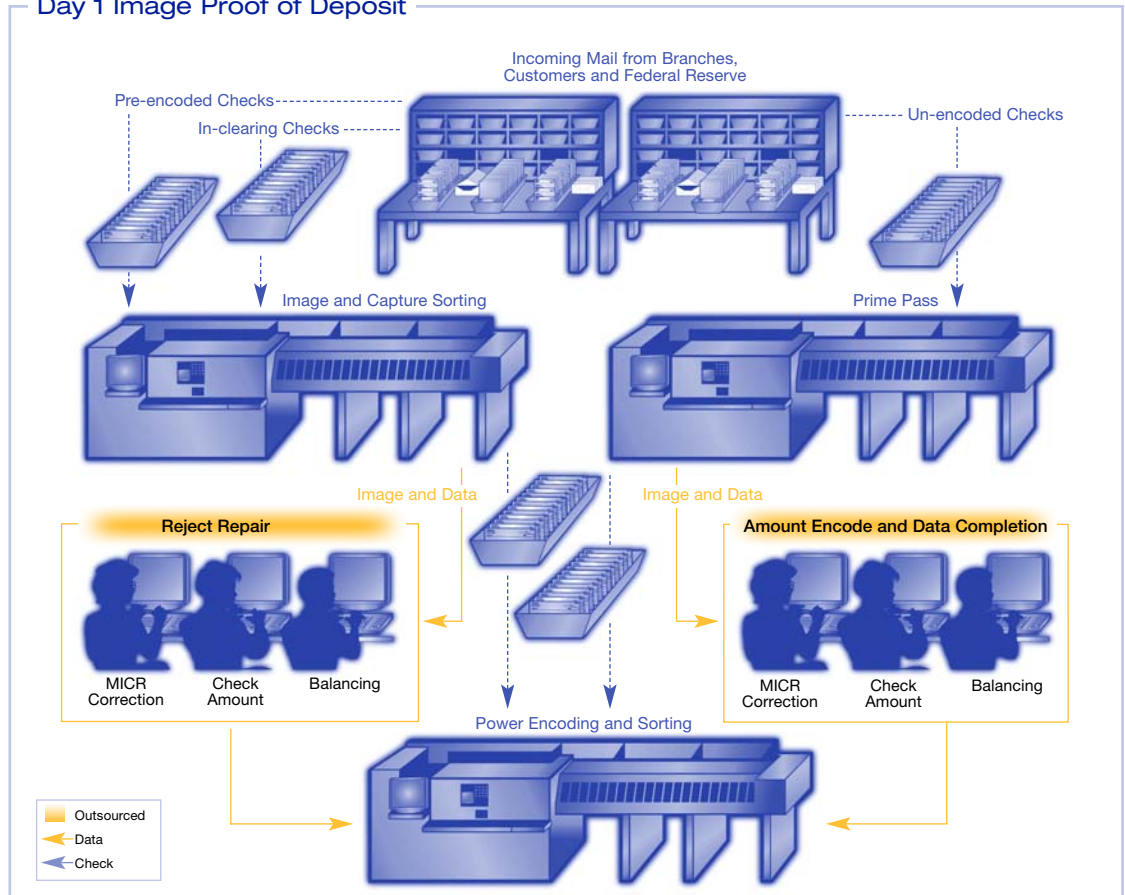
As shown here, activities that are ideally offshored in a POD environment include MICR correction, check amount entry, and balancing. In addition, work performed offshored can be double-verified to improve accuracy without increasing costs.

Image POD - 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

## Day 1 Image Proof of Deposit



4055 Valley View Lane,  
Suite 1000  
Dallas, Texas 75244  
phone 800.486.1981  
fax 972.233.7831  
[www.carretek.com](http://www.carretek.com)