



# Inbound Returns Processing BPO

Carretek offers high quality, image-based inbound returns processing services to reduce your operational costs 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.

Our inbound returns services are tailored to the specific needs of each client. Through an analysis of your inbound returns environment by our U.S.-based consultants, the processes that can be successfully performed offshore are identified. Benefits of offshoring those processes are quantified, and a complete business case is delivered, prior to the 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 Returns Processing

Because inbound returns processing is both time sensitive and labor intensive, cost efficiency and productivity are top concerns for this area of the bank. Offshoring the image-based processes related to inbound returns through Carretek can reduce operating costs while maintaining a high level of productivity and accuracy.

Expediting the rapid flow of images and data throughout the returns work cycle, Carretek creates a near-paperless returns environment that reduces operating costs and lowers risk.

Our dedicated, skilled employees, who are known for their high quality work, undergo the same thorough training that on-site bank employees do. This ensures that the risk of errors, which must be minimized to ensure customer satisfaction, is extremely low. In addition, image-based processing through Carretek streamlines the returns function and supports the migration to an electronic and image exchange processing environment.

## Carretek's Inbound Returns Processing BPO Services Include:

- Re-present Items
- Charge Backs to Depositor
- Special Instructions for Depositor's Account
- Assign Reason for Return
- Bank Notification Processing
- Examples of Inbound Return Items:
  - Large Dollar Returns
  - Assign Reason for Return
  - Store Number Required



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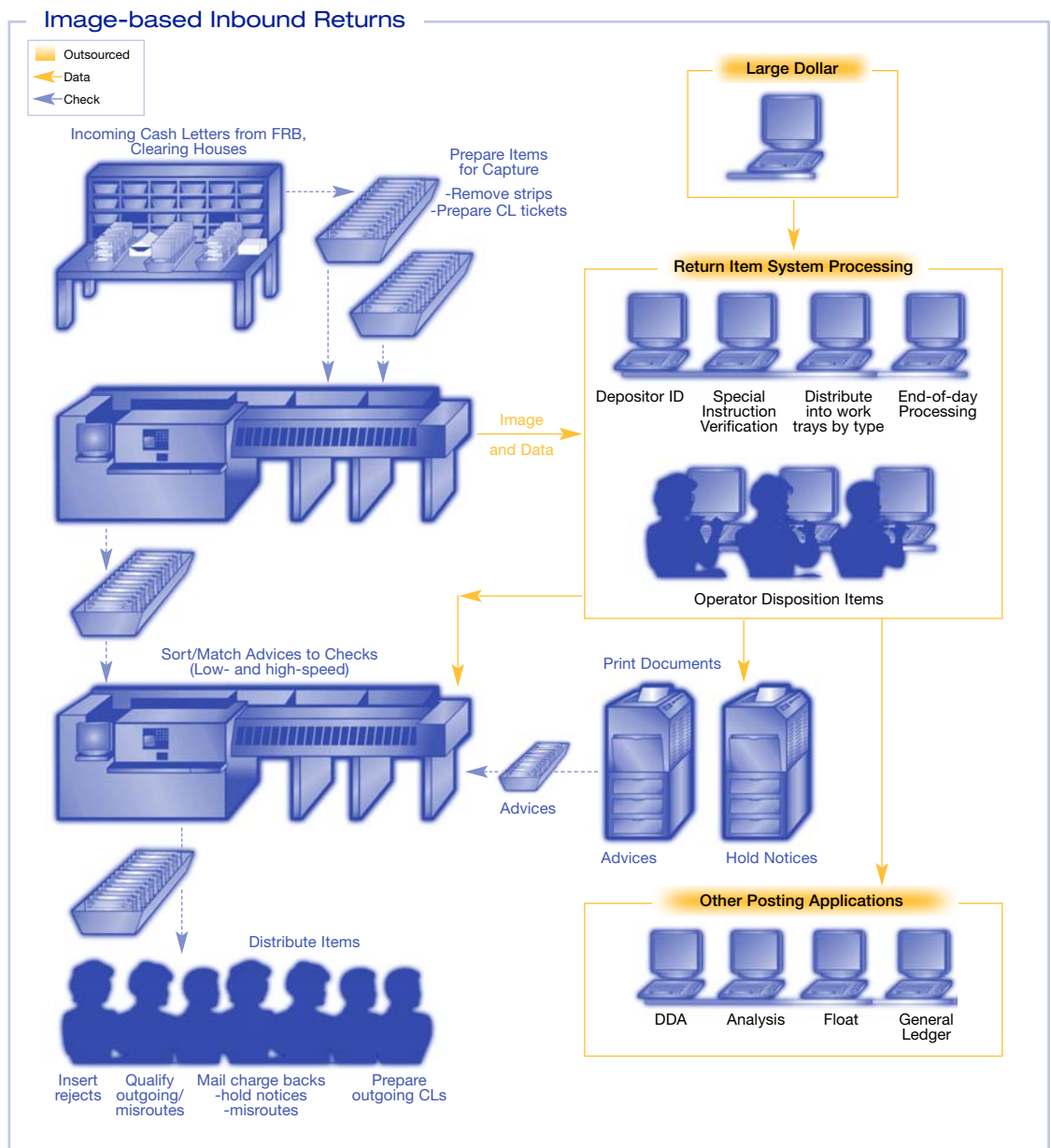
Offshore  
Business  
Process  
Outsourcing  
Tailored to  
the Needs  
of Financial  
Institutions

By outsourcing the electronic and image-based processes related to inbound returns, banks can achieve significant cost savings while maintaining high process quality and minimizing risk.

Processes that are ideally offshored include image-based return item processing, hold placement for large dollar notifications received, dispositioning by operators, end-of-day processing, and output to other posting applications.

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.

This diagram illustrates a typical inbound return processing environment. Once return items are image captured and balanced, images and data can be transmitted to the offshore facility.



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