



Branch Capture

What is branch capture?

Branch capture is the process of capturing and truncating check transaction as early in the clearing process as possible. With a branch capture solution in place you will be able to submit your checks to Iowa Corporate electronically for settlement as opposed to transporting your items to Des Moines, saving you time and courier costs.

How does it work?

Checks are captured at the branch location by placing an image scanner behind the counter for backroom processing. The scanner is attached to a personal computer and connected to the Internet for transmitting data. Once the data is captured it is sent to Corporate electronically for processing.

How does branch capture work with Check 21?

While not a requirement of Check 21, it works hand-in-hand with the innovative legislation that was passed to create efficiency in the payments system primarily by removing legal obstacles for check truncation. Branch capture makes it possible for credit unions to capture and truncate transactions early in the clearing process, which streamlines the process for image capture, balancing and clearing.

What are the benefits?

Branch capture ...

- Increases productivity
 - ◆ Less time spent photocopying or creating microfilm
- Creates costs savings
 - ◆ Reduce or eliminate courier costs
 - ◆ Reduces supply costs
 - ◆ Reduces labor costs

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- Additional security
 - ◆ Short-term storage on a personal computer
 - ◆ Long-term storage on a remote server with easy Internet retrieval
- Reduces deposit errors and minimize back office research
- Extends later cut-off times and improve funds availability
- Enhances image capabilities. If you don't already offer check images to your members, you can now make the images available online.

How do I learn more?

For more information about branch capture, contact Judy Philben at 800.268.1884, ext. 5201.