

# Benefits

## About DPosit.It-ATM

Offer a new deposit option to busy members seeking to conduct business outside of regular credit union hours. DPosit.It-ATM enables the credit union's image-ready ATMs to capture checks and currency for deposit. Once scanned by the member into the ATM, checks are truncated, cash is imaged and data is transmitted to the credit union for deposit. An automated deposit workflow promotes efficiency at the credit union. Multi-layered protections enhance risk management.

## Evaluating Programs

Adding new remote image capture channels creates the benefit of a direct, ATM-to-image-exchange process. Processes are streamlined, time is saved and costs are reduced. As your credit union evaluates remote image capture systems, a few key factors may distinguish an efficient, easy-to manage program from others. Ask:

- How specifically will deposit workflows be improved? What tasks are reduced or eliminated altogether?
- Does my credit union need to invest in new equipment? Is staff training and support available?
- Can ATMs and deposits be monitored via a central dashboard? What measures are in place to prevent fraud?

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## Advantages of Alloya's Program

The Alloya difference can be illustrated by the following DPosit.It benefits.

### ▲ Enhance the Credit Union's Reputation

- ✓ Expand deposit options for members, demonstrating a commitment to new technology
- ✓ Accelerate funds availability for members

### ▲ Save Money

- ✓ Reduce frequency of trips to remote ATM locations
- ✓ Reduce courier and transportation costs

### ▲ Leverage the Investment

- ✓ Optimize the credit union's existing image technology investment
- ✓ Enlarge the credit union's remote capture network with new deposit channels

### ▲ Conserve Time and Effort

- ✓ Promote consistent research processes for all checks, regardless of entry point
- ✓ Reduce manual effort involved in processing ATM deposits
- ✓ Reduce paper handling by branch staff

### ▲ Peace of Mind

- ✓ A digital dashboard can be monitored by staff to review ATM deposit transmissions
- ✓ Reduce exceptions, adjustments and duplicates
- ✓ Improve the opportunity to detect fraudulent items
- ✓ The credit union may establish rules and thresholds for ATM deposits

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## Learn More

Contact your Senior Business Consultant for more details and an overview of the set-up process. If you are not currently a member, please email [solutions@alloyacorp.org](mailto:solutions@alloyacorp.org) to be connected with a team member.