

Benefits

About DPosit.It-MERCHANT

DPosit.It-MERCHANT is a remote image capture system that brings highly valued efficiencies to the credit union's business members. The program enables businesses to safely and quickly scan checks for deposit. By capturing images of checks in batches, the business reduces deposit preparation time. The credit union benefits from an automated deposit workflow, as well as multi-layered protections that enhance risk management.

Evaluating Programs

Since business members may be an underdeveloped segment of the credit union's membership, here is an ideal opportunity to appeal to them. DPosit.It-MERCHANT simplifies check deposits so the business's staff can focus on priorities. As your credit union evaluates remote image capture systems, a few key factors may distinguish an efficient, easy-to manage program from others. Ask:

- Does my credit union need to invest in new equipment? Is staff training and support available?
- Will the business member need to purchase hardware? How easily can the scanner be mastered?
- What measures are in place to prevent fraud? Can my credit union set rules and limits?

Advantages of Alloya's Program

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

▲ Grow Business

- ✓ Penetrate the profitable business segment, already in existence at the credit union
- ✓ Attract new members who are seeking a financial institution that is responsive to business needs

▲ Enhance the Credit Union's Reputation

- ✓ By offering this technology, bring new time and cost savings to business owners
- ✓ Reinforce to business owners that delivering value is why the credit union exists
- ✓ Accelerated funds availability enhances the business member's cash flow

▲ Save Money

- ✓ Reduce the credit union's per-transaction costs
- ✓ Leverage the credit union's existing image technology investment

▲ Save Time

- ✓ Enhance deposit accuracy
- ✓ Streamline back-office deposit processes

▲ Peace of Mind

- ✓ Advanced image recognition reduces data entry errors
- ✓ Duplicate detection ensures items are deposited once
- ✓ The credit union may establish rules and thresholds for each merchant, tailoring risk management

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 to be connected with a team member.