

Fifth Third Network



ATM Deposit Automation

Fifth Third Network and Fifth Third Processing Solutions team up to provide the industry's **First True End-to-End ATM Deposit Automation Services!**

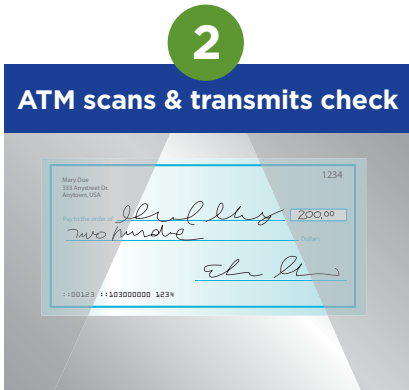
WHAT IS END-TO-END DEPOSIT AUTOMATION?

ATM Deposit Automation is a superior banking experience for your customers! Using image enabled ATMs equipped with bunch note acceptors you can scan and transmit check images to the Fifth Third Network for clearing. Your customer receives a pictorial record of the deposit and each image will be seamlessly cleared to the originating Financial Institution, including any adjustments necessary to settle the item. Your account is credited with the amount of the deposit and you only touch the check if it is returned. Fifth Third Network's truly integrated approach provides end-to-end clearing, in a very cost effective way. Watch your customers use your ATMs more - changing them from just a convenience to a destination!

HOW DOES IT WORK?



Your customer makes a deposit at your ATM by inserting their cash or checks directly into respective scanners without an envelope.



The check image is transmitted to the Fifth Third Network for image quality review, least cost routing to the originating institution, direct settlement to your Correspondent Banking account and image archive retention.



The ATM creates a receipt showing the scan of the actual check deposited and an itemized listing by denomination of the cash to the customer.

No longer are you forced to expense a courier to the ATM every day to pick up the check. Schedule pick ups at your convenience - It's really that easy!

Key Features and Benefits of ATM Deposit Automation

A WORLD CLASS ATM DEPOSIT SOLUTION

- Enhance your cardholder's experience! Your ATMs are a destination for your cardholders, 24x7, 365 days a year!
- Improve your funds availability - you never have to touch the deposit to collect funds.
- Reduce Empty Envelope Fraud - the combination of image verification and image quality review catches fraud before it happens. No check or cash means no deposit credits!
- Leverage your existing infrastructure - utilize your preferred communication options.
- It's all secure - purchasing the latest technology from leading ATM manufacturers and leveraging their fully integrated deposit solutions can provide you with cost effective upgrade options and new equipment leasing programs.

A WORLD CLASS IMAGE PROCESSING SOLUTION

- On-network item clearing - trade images between participating members and reduce processing expenses without ever leaving the network.
- Time-of-Day & Image Item Type Least Cost Routing - take advantage of early presentment and volume discounts as they become image capable.
- Full Image Archive Services - chose from multiple-levels of storage options, for a minimum of 120 days, so you can remain in compliance with retention mandates while providing critical business continuity and disaster recovery protection.
- Prompt File Delivery - we monitor your file transmissions to ensure that your files are processed right away.
- Duplicate File Presentment - comparison of current and previous files to eliminate duplicate file processing.

Deposit accounts available via Fifth Third Bank, Member FDIC.

Fifth Third Bank is participating in the FDIC's Transaction Account Guarantee Program where by all non-interest bearing transactions & accounts are fully guaranteed by the FDIC for the entire amount of their account, through June 30, 2010. Coverage under this program is in addition to and separate from the coverage available under the FDIC general deposit insurance rules.