

# Know your Check 21 Capture Options

The basic idea behind the check clearing in the 21st Century Act - or Check 21, for short - seems simple enough. Checks can be cleared electronically without the need for a paper item to be physically presented. However, the reality is a little more than complicated.

If you look at Check 21 from a workflow standpoint, the first step in the process is obviously the capture of the check image. This means that the first question you need to answer is: "How am I going to capture checks?"

The focus now is clearly on branch capture. Best practices in document management call for decentralized capture and there is no reason that capturing checks for Check 21 should vary from this standard. Even if you accept branch capture as the logical alternative, you still have three specific options to consider:

**GOOD** 1. **Back office capture** - In this environment, checks are collected throughout the day and then scanned in a batch process at the end-of-the-day by a single person assigned to do this task.

**BETTER** 2. **Back counter capture** - In this environment, a check scanner is situated in the immediate proximity of the teller line. Tellers collect checks during transactions and, as time permits, he/she scans the checks in small batches at a back counter station.

**BEST** 3. **Teller capture** - In this environment, each teller station is equipped with a Check 21-compliant check scanner. The teller scans checks at the time that the check is presented. Checks are automatically scanned, checked for errors and immediately processed. No need to wait until the end of the day to process.

Teller capture takes full advantage of every benefit afforded by Check 21 and best practice measures.

In addition, teller capture enables the transmission of check images to your corporate credit union or other check processor as they are captured. That means that check clearing, float, and check error corrections can be initiated immediately - **save time and money.**

Furthermore, because check processing is done immediately, your network is freed up at the end of the day so that you may transmit your images and x.937 files directly to your corporate credit union or to the federal reserve - **say goodbye to courier fees.**

Check 21 really does represent an opportunity for increased efficiency and reduced operation costs. As you begin to develop your document management strategy, consider Bluepoint Solutions and their suite of EDM C21 software - **one stop for everything you need to go "paperless".**

**Bluepoint can customize a Check-21 document strategy for your credit union. It only takes a call to learn more about what we can do for you.**

**Bluepoint Solutions offers a turn-key software solution that addresses Check 21 compliant requirements.**

**We know credit unions.  
We know document management.**

**Let us help you to understand how a paperless environment will drastically improve your day-to-day operations. Contact us today!**

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