You receive a lot of check payments but have limited people to process them. First Data keeps pace with your back office lockbox needs, so you can focus on your business.

First Data Remittance Services is the solution for your complex processing needs, supporting your transition from legacy paper processes to fully electronic payment systems. We have the tools and the expertise to drive automation at every stage of the workflow.

Our services combine the efficiency of retail lockbox with the flexibility of wholesale remittance processing. We can help improve operational efficiency, reduce costs and improve funds availability with the conversion of paper to electronic via accounts receivable conversion (ARC) and image cash letter (ICL).

We manage clients and workloads of all sizes, and across numerous industries. First Data processes 40 million items per month through our eight nationwide locations.
Remittance Services

How We Can Help Your Business
First Data provides integrated solutions for retail, wholetail and wholesale lockboxes. We capture images of checks and documents, deposit your customers’ funds, create image cash letters for electronic clearing, and efficiently report detailed payment information online.

Save Time
- **Reduce Bank Float** -- Our full electronic clearing capabilities (ARC / ICL) can reduce mail and bank float for faster access to your funds
- **Improve In Process Time** – Full-page OCR scanning reduces data entry
- **Reduce Exception Items** -- Advanced online image archive platform with online image-based workflow tools can reduce overall mail lag
- **Resolve Exceptions** -- Online integrated decisioning tools with single- and multiple-day decisioning speed time
- **Reduce Internal Time** -- Client-branded consumer rejection letter generation capabilities can eliminate manual creation of rejection letters and item re-association
- **Decrease Resolution Time** -- Aggregation of multiple payment data into a central repository provides visibility across payment channels

Operational Efficiencies
- **Reduce Costs** -- 100% check conversion via ARC / ICL improves availability
- **Card Payments** -- Ability to accept credit / debit cards
- **Image Archive** -- 7 to 10 year image archive with thin client online web interface
- **Reduced Exception Volume** -- MICR Match database and Account Lookup functionality
- **Improve Internal Efficiencies** -- Business process outsourcing for value-added keying, electronic funds transfer (EFT) enrollment and Address Change keying enables you to focus on core competencies

First Data Remittance Services sites process 24 hours a day, 7 days a week, 363 days per year. An integration of payment methods that includes:
- **Core Processing**
- **Value-Added Service Extensions** including data entry, account lookups and adjustments
- Customized Receivable Reporting including integration of all payment methods -- Internet, IVR, in-person, phone, cash, etc.

Image Export
- **Image Archive**
- **Next-Day Decisioning**
- **Same-Day Decisioning**
- Other Output Media—including bulk file transmission

Electronic Deposit
- **Traditional Check Clearing and Electronic Check Presentment (ECP)**
- Conversion into ACH (ARC)
- Truncation of Check (Image Cash Letter)
- Returns
- Reporting

Remote Deposit Capture
- **More efficiently manage your RDC deployment**
- Reduce significant platform and process preparation
- **Lower costs and improve service**

For more information, contact your First Data Sales Representative or visit FirstData.com.