

deluxe.

Outsourcing Services

Flexible, scalable options to
empower your organization



Outsourcing Services: Flexible, scalable options to empower your organization

Advance Your Business With Outsourcing Services



Pressures on financial institutions and other corporations to cut costs and grow revenue is mounting. Many can no longer afford to maintain large in-house remittance operations or invest in penetrating new markets. Outsourcing retail, wholesale and wholetail lockbox, remote deposit capture and mailing services from Deluxe Treasury Management Solutions keeps you a step ahead of the competition and the changing payments landscape.

Outsourcing gives organizations immediate access to the latest technologies, proven expertise and specialist experience, but without the costs.

Many financial institutions, for example, are heavily invested in aging, complex legacy core systems. Outsourcing eliminates the need for continued technology investments to keep up with regulations and the market. It minimizes or eliminates processing infrastructure and overhead and has low cost of entry and high adoption speed. Outsourcing is nimbler and vastly more experienced at integrating new technology with old.

In addition to the costs associated with maintaining legacy systems, banks and corporations are also under pressure to provide better security to customers and better compliance with regulations. Outsourcing complies with recent security and compliance standards, and the outsourcer shoulders the cost and responsibility of keeping it that way.

- » **Technology**
- » **Infrastructure**
- » **Overhead**
- » **Security**
- » **Compliance**

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Flexible Levels Of Outsourcing Tailored To Your Business

Deluxe makes it easy to choose the functions you want to outsource based on your business needs. You can outsource all aspects of your business process or just parts. For example, a business may choose to outsource their lockbox solution to avoid the expense of upgrading hardware and software, but still retain control over its payments workflow to avoid impacting valued customers.

We offer three levels of outsourcing for you to choose from:

Hosted Outsourcing

Deluxe maintains the solutions on a remote server within the United States. You access the server globally and retain the ability to configure the application.

Business Process Outsourcing (BPO)

Deluxe handles all aspects of payment capture including scanning, depositing the check, capturing data from remittance documents, creating a file to help expedite posting to accounting, and archiving the payment data and images for up to 10 years.

Hybrid Outsourcing

Our hybrid outsourcing solutions give customers a unique blend of customized options which can be shared across all major payment processing functions. In addition, we can incorporate our geographically-dispersed operating locations, giving our customers an expanded area from which payments can be processed.

Three Commitments When We Design Your Outsourcing

1. Save You Time And Money

Deluxe outsourcing relieves you from the technical details that would otherwise occupy your time, attention, and money. It's the reason you come to us.

2. Keep Your Data Secure

Deluxe safeguards your data absolutely and with no exceptions. Our Class IV Level Data Centers offer:

- Dry moats, hurricane glass, and two feet of poured concrete
- 200 cameras that retain 90 days of video
- Biometric security
- 24/7 security guards
- Three days of fuel for the emergency generators

We host your applications at First National Technology Solutions (FNTS), an Agile IT infrastructure provider with a worldwide client list.

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3. Ensure Your Compliance

Deluxe ensures your compliance with the following standards:

- SOC 1 Audits
- PCI Certification with 3rd party attestation
- Vulnerability – Penetration Security Assessment
- FFIEC Audit
- Standardized Information Gathering (SIG) Assessment – Version 7

We follow Systems Development Life Cycle Practices, we have a business continuity plan, and we'll be happy to share our disaster testing results.

Whether you're a financial institution, corporation or non-profit, our outsourced remittance processing and remote capture services can help you drive long-term financial efficiency while reducing operating risk and eliminating the need for ongoing capital investments.

Marketplace Leadership

Backed by a proven track record of more than 575M+ items processed annually, Deluxe can be the outsourcing partner you need to achieve your strategic real-world results.

Low cost of entry and speed to market

Pay only for what you need; start with one vertical or payment type and add more capability as your business grows.

Expand your geographic footprint

Service national clients or locations with regional P.O. boxes.

Always on current software

Benefit from the latest technology available by the industry leader in receivables processing.

Reduce or eliminate hardware and software footprints

No costly and time-consuming annual upgrades.

Enhance operations

Focus on running your business. Leave the processing to us.



Deluxe's outsourcing allows our organization to provide products without the need for internal development resources. It has allowed our organization to be quick to market with these services.

State Bank & Trust Company



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Deluxe processes over 500 million outsourced transactions each year. Building off our market leadership in lockbox, we partner with our outsourcing clients to support their strategic growth and performance goals. Whether you need cost management and scalability or the ability to enter into new geographic markets and profitable verticals, you can count on us.

A Partner For Your Strategic Goals

Wide range of deployment options

- BPO
- Hosted
- Hybrid
- In-house

Real-world Result:

- Expand into new geographic markets and verticals
- Convert fixed costs to variable costs

Fail-safe operations

- Tier IV data center
- Capture centers across US
- Audited disaster recovery
- World-class customer service
- 575M+ payments processed annually

Real-world Result:

- Rapid time to market
- Scale with demand

About Deluxe

At Deluxe, we champion businesses so communities can thrive. Our products and services help businesses, both big and small, start, grow and operate more efficiently. We do this with trusted and tech-forward solutions in areas like Cloud, Promotional Products, Payments and Checks, with more than 4,600 financial institution clients and nearly 4.8M small business customers across North America.

Payment options are growing rapidly and choice is expected today. The technology Deluxe Payment Solutions offers helps businesses give their customers more options to pay. From treasury management to retail and payroll, our solutions optimize all aspects of a payment ecosystem with the power to pay, receive and process payments.

Want More Information? Contact us today.

fi.deluxe.com

800.937.0017

or contact your Deluxe representative