

Service Bureau

Integrated Bank Technology is a vendor you can rely on to provide all your processing needs whether you desire to bring the technology in-house or want outsource with IBT to handle the entire solution. IBT is a fully functional Application Service Provider (ASP) for your financial institution. IBT provides an ultra scalable core banking system. It is a fully integrated solution that includes a comprehensive customer information platform, robust product flexibility in both loan and deposit products. All system products come with an extensive inventory of configurable feature and functions that are shared across all applications within the system.

If you are a Commercial Bank, Savings Bank, or Credit Union, Integrated Bank Technology's transactional processing ASP and in-house solutions can fulfill all your back office processing needs. These comprehensive and user friendly solutions include a complete array of item processing services, back office services, fraud protection and risk mitigation, ATM authorizations and card management, contact management and workflow document imaging solutions. Our knowledgeable personnel have extensive experience in both banking and service bureau operations.

While our Bank clients take advantage of some or all of our full range POD services, our Thrift and Credit Union customers enjoy a very economical avenue to electronically present their correspondent deposit through our remote deposit services.

IBT's Item Processing and Back Office Services include:

- Inclearings processing either paper or electronic
- Proof of Deposit services
- Amount entry
- Reject repair
- Transaction balancing
- RDC file processing
- Item processing report creation
- IRD creation
- Host file creation and transmission
- Correspondent Bank cash letter deposits, paper or electronic presentment
- Incoming return cash letter processing
- Outgoing return cash letter preparation, paper or electronic presentment
- Branch capture capability
- Host system report download and archival

- Customer notice print and mailing
- Statement printing and rendering