



Remote Deposit Capture for the Consumer

Enables your clients to deposit checks anywhere they have a TWAIN compatible scanner and an internet connection

PRIMARY SOLUTIONS

Remote Deposit Capture (RDC) for the Consumer enables your clients to deposit checks from their home, office, or anywhere else where they have a TWAIN compatible scanner and an internet connection. Your customer simply logs in to your secure web site, selects the account they want to make the deposit to, enters the dollar amount, and scans the check. They can use a flatbed scanner, Multi-function printer (MFP), or Mobile Phone to scan the check.

Who Benefits from RDC for the Consumer?

Financial Institutions with limited or no branches - Financial Institutions that rely on the internet instead of branches can enable their clients to deposit checks from their homes.

Financial Institutions that want to extend geographically - Financial Institutions can reach beyond their traditional geography, and tap new markets for both Consumer and Corporate markets.

Financial Institutions working with small business too small to justify a traditional RDC scanner - Most Financial Institutions have already implemented RDC for their medium and large Corporate clients. However, there are many small businesses that have check volume too low to justify the cost of a dedicated scanner and the monthly fees associated with RDC. RDC using a flatbed does not require a dedicated scanner, and the high monthly fixed fee is not required.

Key Benefits

- Increases customer retention - customers that use Consumer Deposit won't want to bank without it
- Reduced item processing costs - the customer has already completed the scanning and data entry
- Increased customer satisfaction - with Consumer Deposit your customers can bank 24 x 7, from their home or office

The Technology

Most scanners found in homes and small offices are fully compatible with the RDC for the Consumer solution. Compatible scanners include most all-in-one devices (i.e., multi-function printers) and other flat-bed scanners. Since an image with 200 dots per inch is required to electronically process a check, the solution determines the drivers within the customer's scanner and validates whether that scanner is sufficient for RDC processing.

As in all our RDC solutions, once the individual's log-on credentials are validated, the user is provided with a homepage on his/her computer with several options. These include the ability to deposit checks, view messages from the host system or review any check items that have already been scanned. Check amount, account number and other necessary information are also captured and can be viewed as well.

Quality analysis, MICR recognition, and business rules on each transaction occur at the server level. Our clients can also use J&B RDC solution for anti-money laundering validations or for validating account numbers. Each check is validated against duplicate detection database to minimize the fraud and duplicate scanning errors. Items failing the business rules or validations can be flagged for further review by central site operators. Once the transaction passes all of the defined business rules and validations, it is then cleared through an optimal clearing channel where image cash letter files are generated.