

Alogent[®] Retail Remote Deposit

Maximize the Reach and Success of Remote Deposit Capture



Alogent[®] Deposit Automation Solutions



Manage It. Measure It. Expect It.

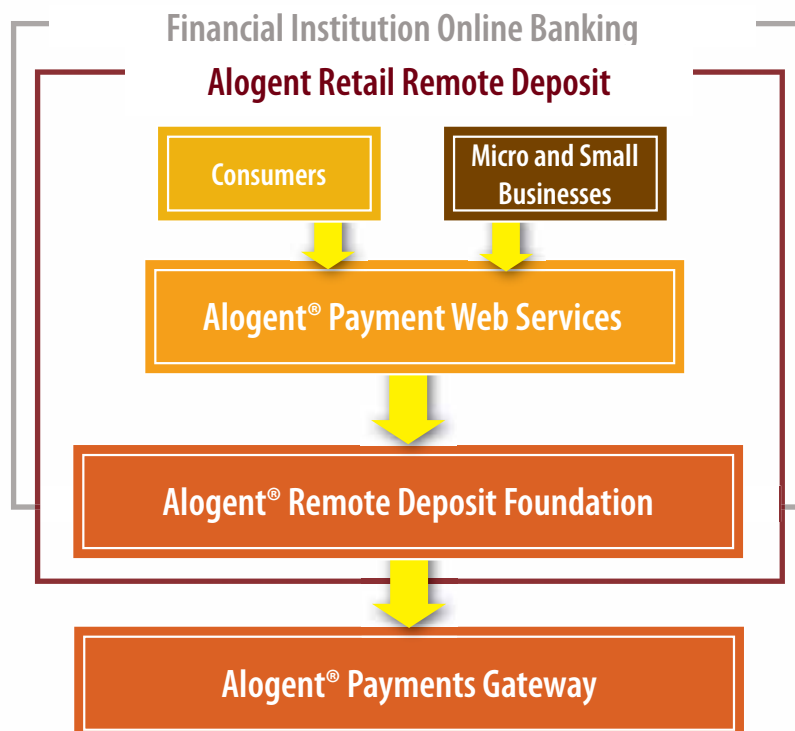
Alogent® Retail Remote Deposit helps financial institutions maximize the reach and success of remote deposit across retail customer segments including consumers, micro-businesses, and small businesses. The solution allows users to make bank deposits directly from the financial institution Web site from the convenience of their home or office, saving trips to the bank and eliminating the risks and delays associated with travel and postal services. Financial institutions benefit by further eliminating costly paper-based transaction processes across their enterprises, and through the provision of high value services that help acquire deposits, secure high-value relationships, and expand geographic reach.

Built on the proven Alogent Remote Deposit foundation, which also supports Alogent Commercial Remote Deposit, the solution delivers the scalability, stability, and performance financial institutions need to meet the demands of the most wide-reaching deployments.

Solution Components

Alogent Retail Remote Deposit is a browser-based client application built using rich user interface technology with optimized workflows to meet the specific needs of small volume depositors. The solution facilitates the cost effective deployment of remote deposit functionality to the financial institution's retail customer segments through support for commercially available flatbed and multi-function scanning devices many users already own.

Alogent Retail Remote Deposit can be fully branded and integrated with the online banking and portal sites users are familiar with through single sign-on (SSO) or Web services, facilitating user adoption and leveraging existing investments in entitlement and authentication systems. Behind the scenes, the solution leverages Alogent Payment Web Services as well as the Alogent Remote Deposit Foundation which also supports Alogent Commercial Remote Deposit. The Alogent Payments Gateway accepts, manages and routes transactions received from Alogent Remote Deposit and other service channels.



Flexible deployment options, configurable business rules, and experienced professional services resources can be used to tailor Alogent solutions to meet the specific needs of the most sophisticated financial institutions.

Key Benefits

Customer Satisfaction

Customers save the time and expense required to prepare, transport, and deposit transactions at physical branch locations. They can also make deposits more frequently from the convenience of their home or office at any time of the day or night, improving funds availability. A simple, easy-to-use interface and integration with existing online banking and portal sites ensures successful enrollment and use of the solution.

Cost Savings

Extending remote deposit functionality to retail customer segments helps maximize the cost savings available through image-based transaction processing. This includes transportation, facilities, and other item processing cost savings and the elimination of paper documents. The solution supports cost effective rollouts of remote deposit functionality to retail customer segments through compatibility with low-cost scanning devices customers may already own.

Improved Efficiency

The use of the latest image-based processing technologies streamlines the user experience, automates transaction workflows, and ensures transaction accuracy, integrity, and conformance with image-quality standards. Image-enabled transaction workflows also recognize suspected duplicates, non-conforming items, and other exceptions.

Risk Mitigation

The operational risks associated with paper-based transaction processes, including couriers, paper handling, and other manual processes, are reduced or eliminated. Risks are further reduced through comprehensive access controls, encryption, and tracking of user activity.

Ease Of Deployment And Performance

ProfitStars provides proven scalability, stability, and performance to meet the needs of the most wide-reaching deployments in addition to flexible, straightforward deployment options.

Part of a Comprehensive Solution Suite

The Alogent Retail Remote Deposit solution is fully integrated with Alogent Commercial Remote Deposit and other proven Alogent deposit automation solutions from ProfitStars. This provides financial institutions with synergies and efficiencies across other point of presentment applications including branch front counter, branch back counter, commercial remote deposit, ATM, cash vault, and correspondent banking applications. The vast majority of financial institutions that partner with ProfitStars have deployed more than one of our market-leading solutions.

What It Does

- ◀ Offers a rich, user-friendly browser-based interface for retail remote deposit.
- ◀ Provides optimized workflows for small volume depositors.
- ◀ Supports branding and integration with online banking and portal sites.
- ◀ Provides simple guides to assist the user through the process of scanning a check for deposit.
- ◀ Enables online banking integration through SSO or Web services.
- ◀ Supports multiple browsers including Internet Explorer and Firefox.
- ◀ Offers extensive device support for standard flatbed and multi-function devices through a TWAIN interface.
- ◀ Supports configurable business rules.
- ◀ Includes advanced recognition technologies (ICR/CAR/LAR).
- ◀ Offers image quality and usability analysis (IQA/IUA).
- ◀ Creates virtual deposit tickets.
- ◀ Detects duplicates.
- ◀ Integrates fully with the Alogent Remote Deposit foundation.
- ◀ Integrates with the Alogent Payments Gateway for transaction consolidation and routing – with support for image exchange and check conversion.

What It Does For Me

- ◀ Broadens the scope of remote deposit capture to a diverse array of individuals, small businesses, micro businesses, or any customer with a TWAIN compatible flatbed scanner.
- ◀ Improves customer satisfaction by saving the time and expense required for users to prepare, transport and deposit transactions at physical branch locations.
- ◀ Helps maximize the cost savings available through image-based transaction processing, including transportation, facilities, and other item processing costs – plus the elimination of paper documents.
- ◀ Improves efficiency by streamlining the user experience, automating transaction workflows, and ensuring transaction accuracy, integrity, and conformance with image-quality standards.
- ◀ Expands the financial institution's geographic reach while minimizing the teller and labor costs traditionally required to increase deposits and revenue.
- ◀ Mitigates operational risks associated with paper-based transaction processes including couriers, paper handling, and other manual processes.

Additional information is available at www.ProfitStars.com or by calling 877.827.7101

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