



Agile Merchant™ - Web



VSoft's **Agile Merchant - Web** distributed capture solution extends the convenience and cost savings of electronic deposit capture and transmission to businesses like brokerages, insurance agencies, real estate and legal offices, apartment complexes, cable companies, and supermarkets, among others.

Agile Merchant - Web is a browser-based application interface that is hosted by a financial institution's website. Users log on securely and remotely via the Web at a location convenient to them. A compact check scanner does the work of capturing the images and data from the deposit or payment documents.

How does it work?

Business customers scan checks as they receive them or at one or more designated times of day. Typically, the scanner is situated in a back room or back office location, so customer service is not affected.

After the business customer logs on, the easy-to-use **Agile Merchant - Web** application interface guides the customer through the process. Users are prompted to place the checks in the scanner. As the items are captured, they are validated automatically against the business rules established by your financial institution. Built-in advanced CAR/LAR recognition technology reduces data entry and operator intervention by reading the amount, account number, and other information from the scanned documents. VSoft's IRIS™ automated image repair technology enhances recognition while reducing image quality return items. Duplicate item detection ensures individual items are deposited just once.

After the documents are scanned, the captured check images and data are transmitted to the bank through a secure transmission line. There, they are posted to the business account according to the credit rules

established by the institution. In return, the merchant receives email confirmation that the deposit has been received at the financial institution, and the availability schedule for the funds.

Data capture greatly simplifies daily deposit preparation and improves accuracy.

Business Customer Operational Benefits

- Provides a convenient and secure manner for making check deposits.
- Significantly reduces deposit preparation time and overhead.
- Ensures deposits are accurate.
- Accelerates funds availability by speeding credit to account of deposited items.
- Extends the business day and deposit cutoff hours.
- Fewer trips to the bank greatly reduces transportation costs and time away from the business.
- Electronic image archive makes check images accessible anytime, anywhere, for research and dispute resolution.

Business Customer Bottom Line Benefits

- Improves cash management position due to lower transaction costs and optimized cash flow.
- Businesses may benefit from discount pricing on per-item processing costs and fees.
- Float benefit can be extended to preferred customers.

Features

- Fully automated image-and-data workflow to capture, validate, correct, (optionally) balance, and send deposits.

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- Automated Courtesy Amount Recognition (CAR), Legal Amount Recognition (LAR), and Intelligent Repair Image System (IRIS).
- Detects duplicate items.
- Provides comprehensive validation features using the rules established by the financial institution.
- IQA ensures high quality images.
- Compatible with a wide range of scanners, allowing you to match device footprint to document volume and price point.
- Easily expandable system lets you add merchant locations to the distributed capture network.

When you choose **Agile Merchant - Web**, you get an application that is uniquely matched to the needs of your business customers, no matter where they are located. And of course, as an integral member of the VSoft **Agile** solution line, your merchant capture sites become yet another part of your distributed capture network, connected to your back office processing operations through the VSoft **Centrum Gateway™** connectors.