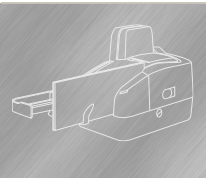


eCapture



Our eCapture—our core RDC solution—quickly captures document images at one or more remote locations using small branch capture scanning devices, which interface with payment processing and accounting systems and supply real-time information to operations and management. By adopting eCapture, you will benefit from improved float times and reductions in risk and infrastructure costs associated with paper handling.

The Process

eCapture consists of a browser-based client application located at each branch location and a central server located at the central processing center. Data and images are captured at these remote locations using either desktop check scanners or TWAIN-compatible scanners (i.e., camera phones, multi-function printers and flatbed scanners) that can scan checks, coupons and full pages or a combination of the two. MICR, OCR and barcode recognition can take place at either the client or the server-level. The software also performs CAR and image quality assurance.

eCapture transmits all types of transactions and document sizes, thus minimizing transaction costs and human error. Data is sent in real time to the central processing facility, which provides status notification and reports to verify a deposit. It then feeds information to legacy accounting or other systems. All reporting, configuration, user

management and data storage is centralized at the server location at the central processing facility.

By seamlessly interfacing with existing systems and providing real-time management reporting, our scan-and-send approach optimizes branch workflow and case management while reducing costs, improving float and minimizing risk.

Differentiators

- Ability to capture and process full-page documents as well as checks
- Allows businesses to capture the entire transaction at the remote location
- Intelligent document recognition, electronic clearing and workflow technologies
- Robust Check 21 clearing capabilities
- Mobile & Software Service offerings

Key Benefits

- Accelerated cash flow
- Improved workforce productivity
- Reduced 'paper handling' risk
- Reduced transportation fees
- Reduced bank fees

Why 3i Infotech?

3i Infotech (NSE: 3I INFOTECH, BSE: 532628) is a global provider of bundled IT solutions to the Retail & CPG Industry, BFS, Insurance, Manufacturing/Auto, Healthcare/Life Sciences, and Telecom since 1999. Through our unique domain expertise, investment in intellectual property, world-class delivery infrastructure, and intelligent application of technology, we help our clients improve their business performance and achieve greater operational efficiencies.

3i Infotech's process optimization solutions include software products, IT services (Managed IT Services, Application Software Development & Maintenance, Business Intelligence, Document Imaging & Digitization, Operations Outsourcing and IT Consulting) and BPO services.

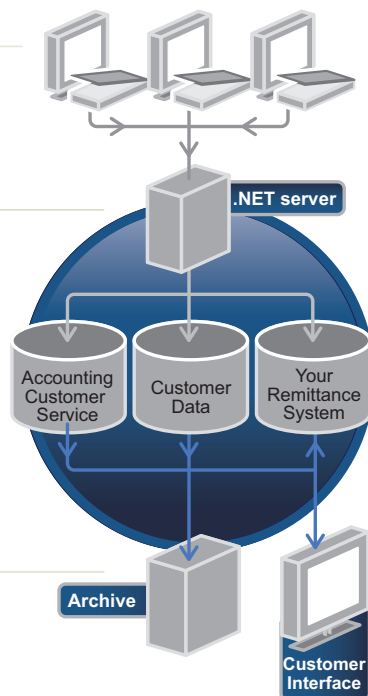
The company is SEI CMMI Level 5 compliant for Software Services, ISO 9001:2000 for BPO Services and ISO27001: 2005 certified for Infrastructure Services. 3i Infotech is a member of the FinTech 100 and the winner of the 'WorlBlu List of Most Democratic Workplaces 2010' Award for its democratic work practices. Through our network of global delivery centers and 15,000+ technical and functional resources, 3i Infotech serves 1500+ customers including Fortune 500 companies, across 5 continents.

Branch Client
Capture image/data from multiple payment outlets/site

System Server
Real time data management with interface to any system

System Architecture
Seamless interface to most remittance systems

Archived & Available
Live customer access of data via the internet



3i Infotech
450 Raritan Center Parkway
Suite B
Edison, New Jersey 08837
Tel: 732 710 4447
Fax: 732 346 1823
www.3i-Infotech.com

©2010 3i Infotech.

Mobile Deposit



Our Mobile Deposit solution is the first complete “capture to clearing” solution that allows you to capture and deposit checks via a mobile phone. This cost-effective solution allows you to simply capture an image with a camera-equipped mobile phone and deposit and clear the transaction with that image. The solution expedites the deposit process while adding an extra level of convenience and security.

Mobile Deposit brings instantaneous capture capability to the 30 million people in the United States who have cameras on their cell phones. The solution combines Mitek Systems’ industry-standard ImageNet Mobile Deposit imaging software with 3i Infotech’s robust risk management engine, Check 21 clearing capabilities and workflow management tools. Transactions are consolidated in a centralized server location to provide a complete audit trail of where, when and how each check was captured. Transactions are then aggregated for transmission to host applications like SAP and Oracle.

Who Benefits from Mobile Deposit?

- Mobile Deposit generates revenue opportunities and improves efficiency by facilitating check deposits virtually anytime, anywhere. Benefits include cash flow acceleration and risk mitigation, as well as significant savings on deposit fees and transportation costs. Banks, brokerages, insurance firms, transportation companies and retail organizations are just a few of the many businesses that are taking advantage of this new technology.
- Banks are extending Mobile Deposit to consumers, many of whom used to leave checks lying around for weeks before getting the chance to deposit them at a traditional brick-and-mortar bank. By enabling faster access to funds, Mobile Deposit benefits both the bank and the consumer. Virtual, Internet-based banks are also ideal candidates for Mobile Deposit, since Mobile Deposit does not rely on traditional brick-and-mortar branches.
- Many brokerage and insurance firms often have locations where only a few checks are received on a daily basis. Mobile Deposit makes depositing these checks vastly more convenient. For example, financial advisors and brokers that were formerly required to travel back to their branch location after meeting with a client in order to deposit funds on the same day, can now use Mobile Deposit to deposit funds without making the trip, thus achieving operational cost savings.

The Technology

There are approximately 30 different mobile phones that are certified for the Mobile Deposit solution. This includes all major phone platforms such as Blackberry, iPhone and Windows Mobile. For security purposes, no data or images are stored on the phone. All communication is 128-bit encrypted and images are validated for Check 21.

Once the user’s log-on credentials are validated, he/she is presented with a homepage that includes the ability to deposit checks and view messages from the host system, as well as review any check items that have already been scanned. Check amount, account number and other necessary information are captured automatically.

Quality analysis, MICR recognition and business rules occur at the server level. The solution can also be used for anti-money laundering validations and to verify account numbers. To further minimize fraud, each check is authenticated against a duplicate detection database to minimize scanning errors. Items failing 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 cleared through an optimal clearing channel and image cash letter files are generated.

3i Infotech
 450 Raritan Center Parkway
 Suite B
 Edison, New Jersey 08837
 Tel: 732 710 4447
 Fax: 732 346 1823
www.3i-Infotech.com

©2010 3i Infotech.

Remote Deposit Capture for the Consumer



Our RDC for the Consumer solution facilitates paper check deposits virtually anytime, anywhere with a variety of consumer based scanning devices. The consumer simply logs into his or her financial institution's secure website, selects the account where he/she wants to make the deposit, and scans the check using his/her home or office scanner.

Who Benefits from RDC for the Consumer?

- **Financial institutions with limited or no branches** - Financial institutions that rely on the Internet instead of brick-and-mortar branches can enable their clients to quickly and securely deposit checks from homes, offices or anywhere else a TWAIN-compatible scanner (such as a smartphone, multi-function printer or flatbed scanner) and an Internet connection are present.
- **Financial institutions that want to expand geographically** - Financial institutions can reach beyond their traditional geographies and tap new consumer and corporate markets without incurring the expense of opening a new brick-and-mortar branch.
- **Financial institutions working with small businesses 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 volumes too low to justify the cost of a traditional scanner and the monthly fees associated with traditional RDC applications. The barriers to entry have been lowered by greater access to low-cost scanners and the elimination of fixed monthly fees.

The Technology

Most scanners found in homes and small offices are fully compatible with our RDC for the Consumer solution. Suitable scanners include most camera phones, multi-function printers and flatbed scanners.

Once the consumer's log-on credentials are validated, he/she can deposit checks, view messages from the host system and review any check items that have already been scanned. Check amount, account number and other necessary information are captured automatically. Quality analysis, MICR recognition and business rules on each transaction occur at the server level. All transactions are 128-bit encrypted and validated for Check 21. For security purposes, no data or images are stored on the phone.

Our RDC solutions are also used for anti-money laundering validations and to authenticate account numbers. Each check is authorized against a duplicate detection database to minimize fraud and duplicate scanning errors. Items failing 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 approvals, it is then cleared through an optimal clearing channel that generates image cash letter files.

Key Benefits

- Can be used with any TWAIN compatible scanner including home-based MFP devices, flatbed scanners, etc.
- Increases customer satisfaction and retention, since RDC facilitates check deposits virtually anytime, anywhere. Once consumers try it, they won't want to bank without it
- Reduced item processing costs, since scanning and data entry are already complete

3i Infotech
 450 Raritan Center Parkway
 Suite B
 Edison, New Jersey 08837
 Tel: 732 710 4447
 Fax: 732 346 1823
www.3i-Infotech.com

©2010 3i Infotech.

Software-as-a-Service RDC



3i Infotech now offers RDC via a software-as-a-service (SaaS) delivery model. This offering provides you with all the benefits of our proven in-house RDC product – such as accelerated cash flow and greater convenience – with lower up-front costs and the reduced setup requirements associated with a progressive SaaS solution.

In the SaaS delivery model, 3i Infotech acts as the application services provider (ASP), so you don't have to install or maintain any software. We manage all of the software and processing logistics, allowing you to quickly and easily realize the benefits of RDC. We achieve high levels of efficiency by leveraging our extensive global payment processing networks.

Service Fees

Our SaaS RDC offering dramatically lowers implementation and overhead costs while accelerating deployment. The service fees are typically transaction or subscription based. This eliminates the barriers to entry associated with an in-house RDC installation, thereby accelerating the rollout of the solution and lowering overhead costs.

Who Can Benefit from SaaS RDC

- **Organizations with RDC infrastructure that are considering the addition of Mobile Deposit** - Our Mobile Deposit solution offers exceptional convenience and quicker access to funds. The SaaS delivery model facilitates convenient and secure deposits of paper checks from camera-equipped cell phones much more rapidly and cost-effectively than if you were to implement a comparable solution on your own, and it easily interfaces with existing RDC infrastructure.
- **Organizations without RDC infrastructure** - Our SaaS delivery model is ideal for organizations interested in reducing the up-front cost and IT demands of a traditional in-house RDC solution. With the SaaS model, we handle the infrastructure and don't require any fees for software licensing or ongoing maintenance.

Service Includes

- Host webpage (bank branding)
- IT infrastructure management
- Review and exception management
- Comprehensive business and risk management rules (for example if your business rules indicate that an operator must view any check over \$10,000, the service can accommodate this requirement)
- Send confirmation to end-user
- Update the core banking system
- Create and send Check 21 file to bank or clearing entities

Key Benefits

- Immediate implementation
- No software license fees
- No ongoing maintenance fees
- Consistent upgrades without additional investment
- Lower server costs
- Minimal up-front implementation costs
- Minimal setup requirements

3i Infotech
 450 Raritan Center Parkway
 Suite B
 Edison, New Jersey 08837
 Tel: 732 710 4447
 Fax: 732 346 1823
www.3i-Infotech.com

©2010 3i Infotech.