



Agile Mobile Capture™



Product Overview

The mobile phone has become a staple for those on the go, allowing real-time access to information and so much more. The ability to deposit checks using a mobile phone extends remote capture to its most convenient point.

VSoft's **Agile Mobile Capture** solution is set to extend the convenience and cost savings of electronic deposit capture and transmission right into the palms of your customers. The ultimate solution in account management for the end user, Agile Mobile Capture complements VSoft's solutions – ranging from central capture all the way to consumer-based flatbed capture.

With the easy-to-use mobile application, users log on securely and remotely wherever they are. While the built-in camera in the mobile device does the work of capturing the image of the check, cues on the screen guide the user in taking a proper picture.

How Does it Work?

The application is made available for users to download onto their mobile device. After installing and launching the application, the user is authenticated with the user ID and password supplied by the institution. If using a single sign-on methodology with online banking, the login information will be the same as that used to gain online access to accounts and services; if not in a single sign-on environment, the login information is authenticated against the users established in VSoft's eDesk application. Upon authentication, the user is prompted to enter the amount of the check by entering the value of the item in dollars and cents. The user is then prompted to take a picture of the front of the check by placing it on a flat, well-lit surface. A template is superimposed on the screen to assist the user with aligning the bottom and right edges of the check. After taking the picture, the user is prompted to "Discard" or "Use" the image just taken. If accepted, the user is asked

to flip the check and take a picture of the back of the check. After both images are accepted by the user, the item to be deposited is forwarded to the institution and a deposit confirmation number is displayed within the application. Finally, amount recognition engines, image quality tools, image-based reject repair, and duplicate detection filters are applied at the central operations area. Additionally, as a layer of risk mitigation, thresholds are applied to determine if the deposit should be subject to individual review by an authorized user at the institution.

Benefits to Your Account Holder

- Enables item deposit anytime from anywhere with ease
- Removes the requirement to use a workstation and scanner
- Significantly reduces deposit preparation time and ensures deposits are accurate
- Extends same day deposit hours
- Accelerates funds availability
- Makes check images accessible anytime, anywhere through electronic image archive

Benefits to the Financial Institution

- Penetrate new market segments
- Capitalize on widely used devices
- Enhance reputation as a technology leader
- Ensure lower per transaction costs
- Attract new generation of consumers
- Leverage your image technology investment
- Expand the deposit options available to your account holders

AGILE

Mobile Capture™

Features

- Available in-house or outsourced via VSoft's wholly-owned data center
- Consistent marketing strategy with certain account types (e.g., checkless checking)
- Consolidation of capture channels within eDesk framework
- Low cost channel for capturing and processing deposits
- Custom threshold review schedules used to monitor deposit activity and potentially prevent fraud
- Common item tracking, approvals, image handling for quality assessment, and amount recognition
- Simplified review and adjustments process
- Duplicate item detection across capture channels is available centrally
- Extract reporting for real-time memo posting similar to the deposits made over the teller line
- Comprehensive validation features using the rules established by the financial institution
- Simple, single check deposit workflow

When you choose Agile Mobile Capture, you get an application that is uniquely matched to the needs of your account holders, no matter where they are located. And of course, as an integral member of the VSoft Agile solution line, your customers with mobile phones become yet another part of your distributed capture network, connected to your back office processing operations through the VSoft Centrum Gateway connectors.



Agile Home/Office™



Product Overview

VSoft's **Agile Home/Office** distributed capture solution extends the convenience and cost savings of electronic deposit capture and transmission to the home or small office user who may receive a low volume of checks on a daily basis. The ultimate solution in account management for the end user, Agile Home/Office provides the convenience of depositing checks from home or small offices anytime, day or night. Agile Home/Office extends remote capture in a cost-effective way to small businesses and consumers.

Agile Home/Office is a browser-based application that offers convenience of use. Users log on securely and remotely via the Web at a location convenient to them. A flatbed scanner does the work of capturing the images and data from the deposit documents.

How Does it Work?

Account holders have the flexibility to deposit checks throughout the day by logging onto the financial institution's website, scanning the checks and submitting them electronically for processing and posting. The easy-to-use application guides the user through the entire deposit process. As the items are captured, they are validated automatically against the validation rules put into place by your financial institution. 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 ensures against image quality return items. Duplicate item detection ensures individual items are deposited just once.

After scanning and transmission, the depositors immediately receive a receipt that can be printed for their records. Once the deposit is received and processed at the financial institution, the account holder receives a confirmation containing details of the processed deposit.

Benefits to Your Depositors

- Deposit anytime with ease from home or small offices
- Significantly reduces deposit preparation time and ensures deposits are accurate
- Extends same day deposit hours
- Accelerates funds availability
- Electronic image archive makes check images accessible anytime, anywhere

Benefits to the Financial Institution

- Penetrate new market segments
- Lower per transaction costs
- Attract new customers outside your geographic reach
- Target a new generation of young consumers who demand convenience
- Leverage your image technology investment

Features

- Fully automated image-and-data workflow to capture, validate, correct, balance, and send deposits
- Low cost channel for capturing and processing deposits
- Custom threshold review schedules monitor deposit activity and potentially prevent fraud
- Simplified review and adjustments process
- Automated Courtesy Amount Read (CAR), Legal Amount Read (LAR), and Intelligent Repair Image System (IRIS)
- Duplicate item detection at the point of capture
- Comprehensive validation features use rules established by the financial institution
- Built-in Image Quality Assurance ensures items are suitable for electronic settlement

AGILE

Home/Office™

When you choose Agile Home/Office, you get an application that is uniquely matched to the needs of your depositors, no matter where they are located. And of course, as an integral member of the VSoft Agile solution line, your home and small office account holders become yet another part of your distributed capture network, connected to your back office processing operations through the VSoft Centrum Gateway connectors.



Agile Merchant™ - Web



Product Overview

VSoft's **Agile Merchant - Web** distributed capture solution extends the convenience and cost savings of electronic deposit capture and transmission to businesses that receive a regular volume of checks to be deposited.

Agile Merchant - Web is a browser-based application that can be hosted by the financial institution or the VSoft data center. 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 at their convenience. Typically, the scanner is situated in a back office location so customer service is not affected. After the business user logs on, the easy-to-use Agile Merchant - Web application guides the customer through the deposit 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 at the point of capture ensures individual items are deposited just once.

After the documents are scanned, the captured check images and data are transmitted to the financial institution. 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 and processed at the financial institution.

Risk Exposure Management

Recent regulatory guidance has highlighted the need for financial institutions to actively monitor the transaction flow through Remote Deposit Capture (RDC) channels. VSoft has the tool set to allow institutions to view deposit flows in both a real-time and a proactive manner, using dynamic thresholding, review processing, and alerts to provide unmatched transparency to RDC deposits.

Daily thresholds are utilized to identify individual deposits or deposited items that are considered abnormal due to their item count or financial totals. VSoft allows the institution to view the details of these deposits prior to accepting them into the posting and electronic settlement flow. However, daily thresholds cover only a portion of what regulatory guidance mandates. VSoft additionally offers weekly and monthly *thresholds* with the added functionality of built-in *alerts*, designed to warn the institution of depositors that are approaching thresholds limits.

A **Risk Exposure Dashboard**, built along the lines of VSoft's award-winning Digital Dashboard, presents real-time information to authorized financial institution users and affords them the opportunity to drill-down to the required level of detail for any component of the dashboard results. Transparency to risk and the steps involved in addressing that risk are a key element to a successful RDC program. For institutions that desire a broad RDC solution set, VSoft's Risk Exposure Dashboard incorporates not only Merchant deposits but also includes Home/Office and Mobile deposits.

AGILE

Merchant™ - Web

Benefits Realized by the Merchant

- Allows business users to control deposit process
- Provides a convenient and secure manner for making check deposits
- Significantly reduces deposit preparation time and overhead
- Ensures deposits are accurate
- Extends the business day and deposit cut-off hours
- Fewer trips to the bank greatly reduce transportation costs and time away from the business
- Electronic image archive makes check images accessible anytime, anywhere, for research and dispute resolution
- 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 may be extended to preferred account holders by the institution

Features

- Fully automated image-and-data workflow to capture, validate, correct, (optionally) balance, and send deposits
- Automated Courtesy Amount Recognition (CAR), Legal Amount Recognition (LAR), and Intelligent Repair Image System (IRIS)
- Detects duplicate items at the point of capture
- Provides comprehensive validation features using the rules established by the financial institution
- Image Quality Management provides an array of capture and usability tests, with suspects available for review and decisioning
- 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 accounts, 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.