



ONVIEW ATM DEPOSIT

VSoft's OnView ATM Deposit provides the capture of check and cash deposits at the ATM. OnView ATM Deposit collects images and data transmitted by image-enabled ATM's for processing. Image-enabled ATM's eliminate the hassle of deposit envelopes entirely. By transforming your in-branch and remote-site ATMs into an extension of your distributed capture network, you benefit from another channel of check truncation.

VSoft's ATM solution features the ability to set thresholds at the individual ATM location. For example, if your institution determines that specific locations pose a greater risk for fraudulent activity, you can establish special parameters for those locations.

Additionally, because VSoft has integrated ATM Capture with its extensive set of back-office applications, you receive the benefits of check truncation by seamlessly going from capture at the ATM to image exchange. VSoft's Digital Dashboard provides rich insight into your distributed capture networks. This includes robust reporting capabilities such as unapproved transaction and adjustment reports, reflecting all adjustments made during the review process.

When you choose VSoft's ATM Capture software, you get a solution that works with leading image ATMs. As an integral member of the VSoft solutions lines, you can add various points of presentment to your distributed network, benefit from image-based research, and fully participate in image exchange.

BENEFITS

- Eliminates empty envelope fraud, reducing exceptions and adjustments.
- Improves customer service.
- Reduces paper handling for branch and central operations personnel.
- Increases the opportunity for detecting fraudulent items.
- Becomes an additional image capture point in your distributed capture network.
- Provides a consistent back office and research process for all checks, regardless of capture entry point.
- Reduces the frequency of trips to remote locations.
- Reduces the manual effort required to process ATM deposit transactions.
- Reduces courier and transportation costs.
- Supports Interactive Teller Machines.

FEATURES

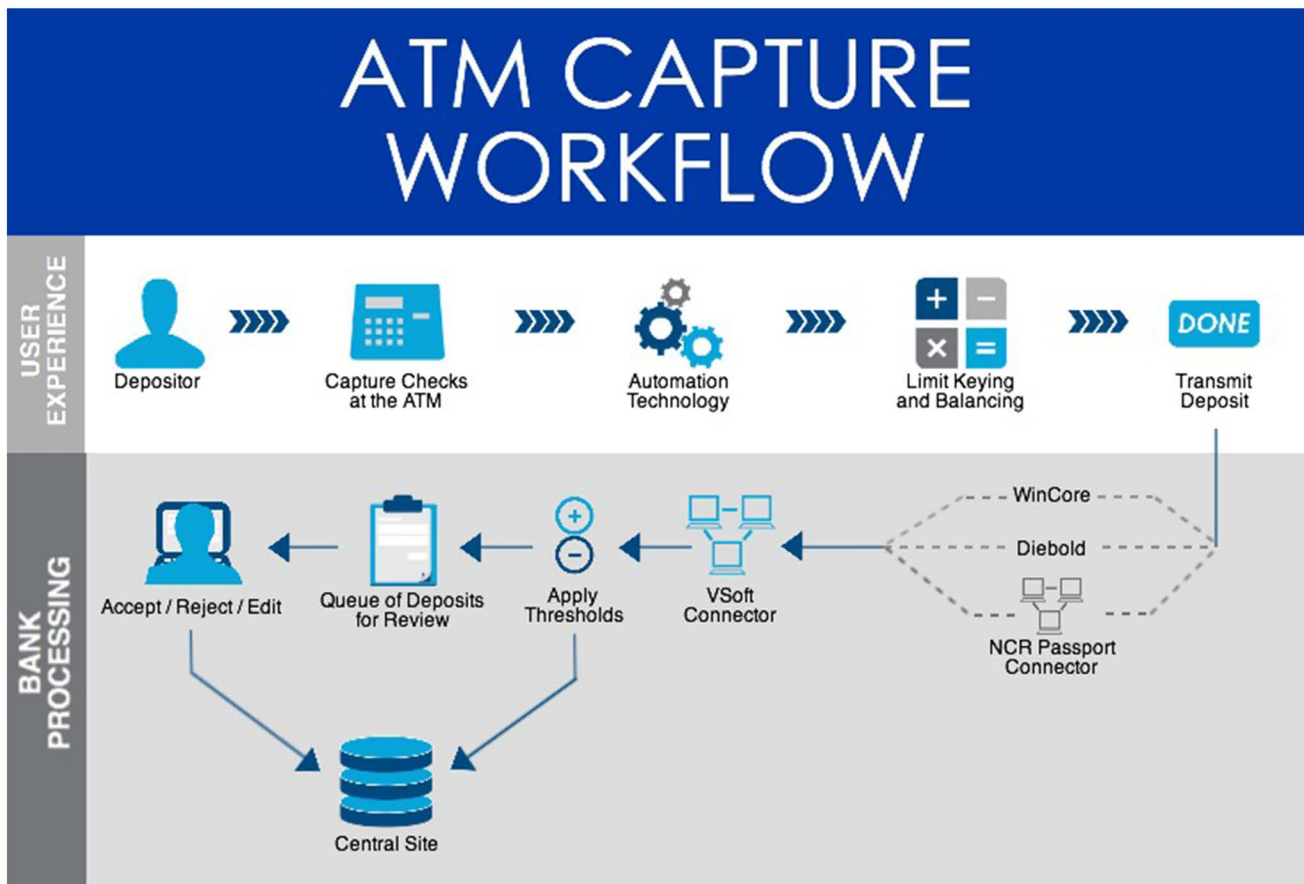
- Connects to ATM systems from multiple vendors.
- Provides deposit review workflow featuring thresholds such as:
 - Number of checks in transaction
 - Item dollar amount
 - Transaction dollar amount
 - Verification of CAR amount
- Provides flexibility in defining end of day cutoff times by ATM or ATM grouping.

HOW IT WORKS

OnView ATM Deposit is designed to receive images and data from industry leading ATM's. This solution relies on comprehensive rules to control the receipt and processing of all image-captured items from your image enabled ATMs. You create rules to mitigate risk in an automated, controlled, and secure manner.

ATM Deposit connects to image-enabled ATMs in your distributed capture network to provide gateway functions for image-captured deposits. This includes collecting the images and data from multiple ATMs at a central location, deposit review, virtual sorting, and providing inputs to VSoft's Digital Dashboard for enterprise-wide monitoring and insight into your distributed capture network.

ATM Deposit integrates with applications to provide efficiencies that exist for all check capture channels. Features include: item correction, image exchange, duplicate detections, archive, and research.





ONVIEW TELLER DEPOSIT

OnView Teller Deposit provides exceptional service at one of your first and most important points of contact with your accountholders: the teller window. Deposit processing automation captures deposit images, recognizes amounts and MICR lines, and balances transactions at the teller line, all before your depositor leaves the branch. Automation improves the speed with which most transactions are handled and processed. It also eliminates mathematical and paperwork errors that delay posting and crediting to accounts. Ultimately, this leads to improved satisfaction and loyalty.

Flexible business rules allow you to tailor every aspect of your deposit and payment processing - from the number of teller seats, to the types of transaction documents you capture, to the document fields you validate. Through integration with your teller platform, Teller Deposit can facilitate up-to-date account balances, allowing tellers to suggest complementary products and services that might appeal to the unique needs of your account holders.

OPERATIONAL BENEFITS

- Deposit and payment processing automation reduces errors and teller workload.
- Automated recognition technologies facilitate balancing and improve quality.
- Images and data are transmitted throughout the day, smoothing staffing times and reducing courier trips.
- Earlier processing simplifies end-of-day settlement in the back office and central site.
- Reduces the opportunity for fraud by applying filters to images in a consolidated database.
- Point-of-presentment image capture enables internal ticket truncation at the branch.
- Document truncation reduces overhead of operations, transportation, and central storage.
- Provides a consistent back office and research process for all checks, regardless of capture entry point.

SERVICE BENEFITS

- Automation frees employees to focus on depositors.
- Teller platform integration makes account information available at a glance.
- Improved service and increased sales improve bottom line.

FEATURES

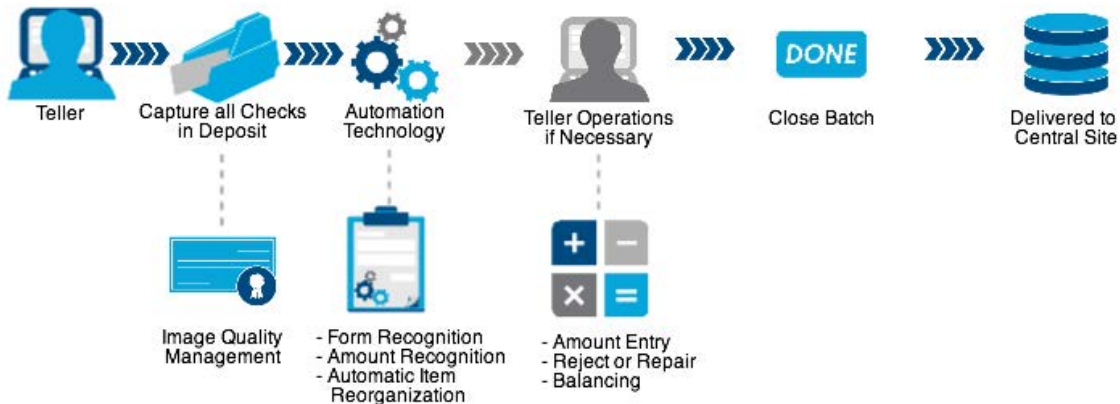
- Fully automated image-and-data workflows.
- Integrated with VSoft's powerful workflow tools.
- Provides comprehensive validation features, including account validation and Routing-Transit validation to ensure accurate MICR codeline information is captured.
- Image Quality Management provides an array 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.
- Provides opportunity for real-time fraud detection.

HOW IT WORKS

OnView Teller Deposit does all the work of capturing, correcting, validating, and balancing your teller line check transactions. Tellers drop checks into a small desktop scanner, where they are imaged and verified against the institution's business rules. If the system finds that additional input is needed to correct an amount or bring the transaction into balance, on-screen prompts make it easy to do with a keystroke or the press of a button.

Meanwhile, your teller is free to converse with the depositor. 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 built in automation technology enhances recognition while reducing image quality return items. When the transaction is complete, the depositor and the teller are assured that the transaction is in balance. End-of-day branch balancing is greatly simplified.

TELLER CAPTURE WORKFLOW



When you choose VSoft's OnView Teller Deposit, you get an application that is uniquely matched to the needs of your financial institution.



ONVIEW MOBILE DEPOSIT

OnView Mobile Deposit extends the convenience and cost savings of remote deposit capture and transmission right into the palms of your customers.

VSoft's OnView Mobile Deposit architecture is unique in the industry as it can be deployed either in-house at the institution or hosted out of our data center. VSoft has successfully deployed Single Sign On (SSO) solutions with numerous mobile banking platforms as well as a stand-alone solution.

With the easy-to-use mobile application, users login securely and remotely wherever they are. The built-in camera in the mobile device does the work of capturing the image of the check, while cues on the screen guide the user in taking a proper picture. The application is written using HTML 5.0 technology which ensures a consistent customer experience across Operating Systems and Browsers. This provides support and compatibility with all major browsers and devices. The application uses a compression algorithm to optimize image size for faster processing.

FEATURES

- Enables item deposit anytime from anywhere with ease.
- Removes the requirement to use a workstation and scanner.
- Extends same day deposit hours.
- Can accelerate funds availability.
- Makes check images accessible anytime, anywhere through electronic image archive.

BENEFITS TO THE ACCOUNTHOLDER

- Simple deposit workflow.
- Cues to guide user experience.
- Ability to deposit anytime, and anywhere.
- Less time spent at and traveling to branch locations.
- Reduces deposit preparation time and ensures accuracy.

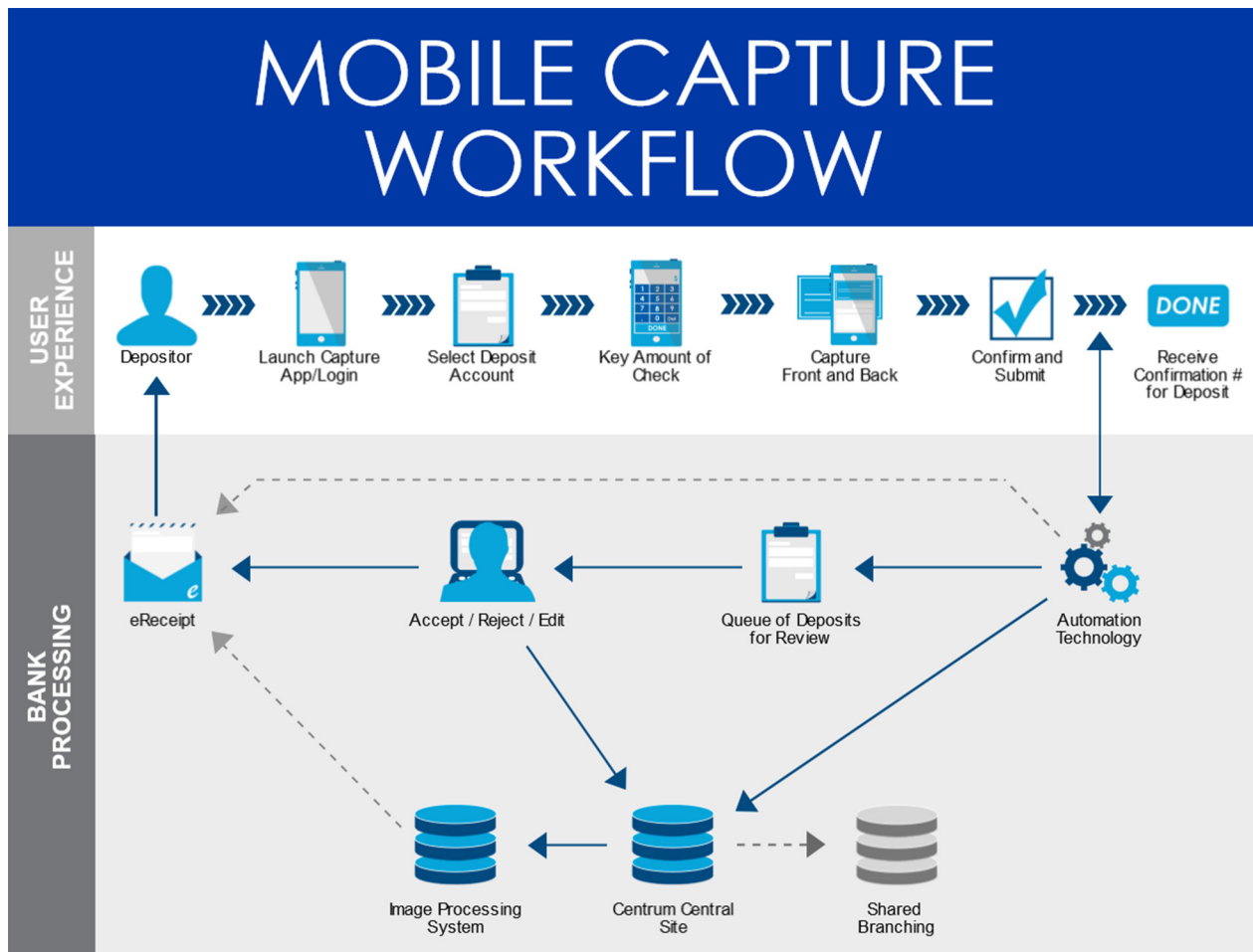
BENEFITS TO THE BRANCH

- Ensures lower per transaction cost.
- Capitalize on widely used devices.
- Attracts a new generation of consumers.
- Leverages your image technology investment.
- Expands deposit options available to account holders.
- Available in-house or outsourced via VSoft's data center.
- 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.
- Comprehensive validation features using rules established by the financial institution.
- Real time duplicate detection across multiple channels at the point of capture.
- Integrated with numerous Mobile Banking Providers.
- Provides a consistent back office and research process for all checks, regardless of capture entry point.

HOW IT WORKS

In a single sign-on deployment, meaning VSoft's mobile deposit is integrated with the mobile banking solution, the user will login to the mobile banking application to gain access to their accounts and services. If not using single sign-on, the user will download the application and sign in with the ID and password supplied by the institution. The login information is then authenticated against the users established in VSoft's application. The user then enters the value of the check in dollars and cents and takes a picture of the front of the check. An on-screen template will assist with aligning the bottom and right edges of the check. The user can then discard or accept the image and repeat these steps to capture the back of the check.

After both images are captured, they are verified by image quality tools. Next, duplicate detection and high dollar limit thresholding are performed. If the image passes inspection, a deposit confirmation number is displayed within the application. As a layer of risk mitigation, thresholds are applied to determine if the deposit should be subject to individual review. Finally, image-based reject repair and enterprise-wide duplicate detection filters are applied at the central operations area before the items are cleared or posted.



When you choose OnView Mobile Deposit, you get an application that is uniquely matched to the needs of your account holders, no matter where they are located.



ONVIEW BRANCH DEPOSIT

Beyond bringing image capture to the branch, VSoft's OnView Branch Deposit, and its sister solution, OnView Teller Deposit, automate the validation and balancing of check-based deposits and payments. Implemented independently or in tandem, VSoft OnView Branch solutions increase back-office productivity, expedite processing, and reduce the cost of processing. With Branch Deposit, financial institutions can reap the benefits of Check 21 quickly and efficiently, and with less risk. Branch Deposit captures larger commercial deposits and batches of multiple transactions behind the teller line or in the back room. While it shares the same underlying functionality as the Teller Deposit, the OnView Branch Deposit installation is configured for batch processing and deferred proofing and balancing, rather than individual transaction balancing at point of capture.

OPERATIONAL BENEFITS

- Deposit and payment processing automation reduces errors and branch workload.
- Automated recognition technologies facilitate balancing and improve quality.
- Images and data are transmitted throughout the day, smoothing staffing times and reducing courier trips.
- Earlier processing simplifies end-of-day settlement between branches and central processing.
- Reduces the opportunity for fraud by applying filters to images in a consolidated database.
- Efficiencies from image processing enable you to offer later deposit credit cut-off times.
- Image workflow eliminates manual proof and encoding.
- Document truncation reduces overhead of operations, transportation, and central storage.

FEATURES

- Fully automated image-and-data workflows.
- Fully configurable options for personnel to balance at the point of capture or defer to central operations.
- Integrated with VSoft's powerful workflow tools, such as automated Courtesy Amount Recognition (CAR), Legal Amount Recognition (LAR), and Intelligent Repair Image System (IRIS).
- Provides comprehensive validation features, including account validation and Routing-Transit validation.
- 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.

SERVICE BENEFITS

- Automation speeds crediting to your commercial and consumer depository accounts.
- Efficiency of image capture and processing means extended deposit cut-off hours.
- Increased sales and accuracy improve your bottom line.

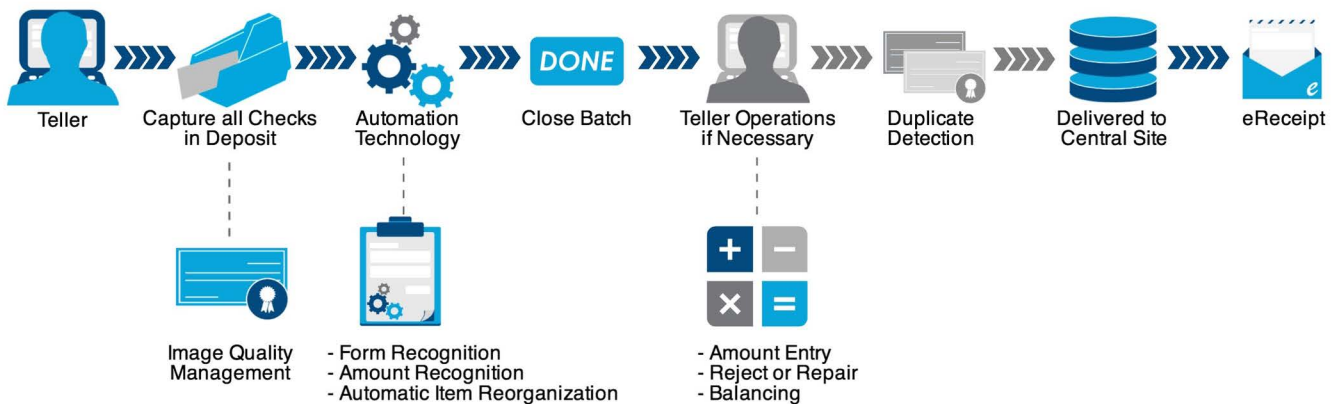
HOW IT WORKS

OnView Branch Deposit can capture, correct, and perform preliminary validation on the documents in a batch of deposited items. Documents are dropped by batches into a larger desktop scanner, where they are imaged and verified against the institution's business rules. 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 automated image quality technology enhances recognition and reduces return items.

Typically, the MICR data and images are transmitted throughout the day to central operations and other remote locations for electronic proof of deposit balancing. This facilitates even distribution of staffing hours, because personnel in the central site process data and images transmitted from the branches throughout the day. Central operations personnel are able to leverage their experience in proofing and balancing transactions and batches of work.

Deposit documents including checks, deposit slips, remittance slips, and cash tickets can be electronically sent at the branch for optimal efficiency and single pass processing.

BRANCH CAPTURE WORKFLOW



When you choose VSoft's OnView Branch Deposit, you get an application that is uniquely matched to the needs of your type of financial institution.