



ONVIEW BUSINESS DEPOSIT

VSoft's remote deposit capture solution, OnView Business Deposit, extends the convenience and cost savings of electronic deposit capture and transmission to businesses that receive a regular volume of checks to be deposited. OnView Business Deposit allows commercial clients to deposit multiple checks at once using the device of their choice: check scanner, mobile phone, or tablet.

This solution takes the convenience of a mobile RDC solution and applies it to the everyday needs of today's businesses. With Business Deposit, merchants can reduce preparation time, overhead, operational costs, and branch visits. Businesses choose the device that best fits their check volume and business needs.

OnView Business Deposit can be deployed through an in-house model or it can be hosted out of our secure data center. Business Deposit uses an innovative approach with a single platform for every business deposit capture source. Whether the commercial client is using a scanner, tablet, or mobile device, they will be set-up in the same place, using the same interface. This not only makes the process cost efficient and convenient, but it also allows financial institutions to deliver a unified set of risk management thresholds.

FEATURES

- Multi-check deposit.
- Easily visible deposit thresholds on mobile devices.
- Ability to add and remove checks during a deposit.
- Tailored to business needs.
- Check-by-check summary.
- Instant check validation and feedback.
- Deposit summary and history.
- Intuitive workflow and comprehensive feature set.
- Risk threshold profiles and duplicate detection.
- Multi-location functions.
- Role-based user management and self administration.

BENEFITS TO THE BRANCH

- Ensures lower "per transaction" time.
- Can lower cost of operations.
- Less foot traffic in-branch.
- Attracts a diverse range of customers.
- Expands the deposit options of account holders.
- Tellers can focus time on other revenue driving activities.
- Provides a consistent back office and research process for all checks, regardless of capture entry point.

BENEFITS TO THE MERCHANT

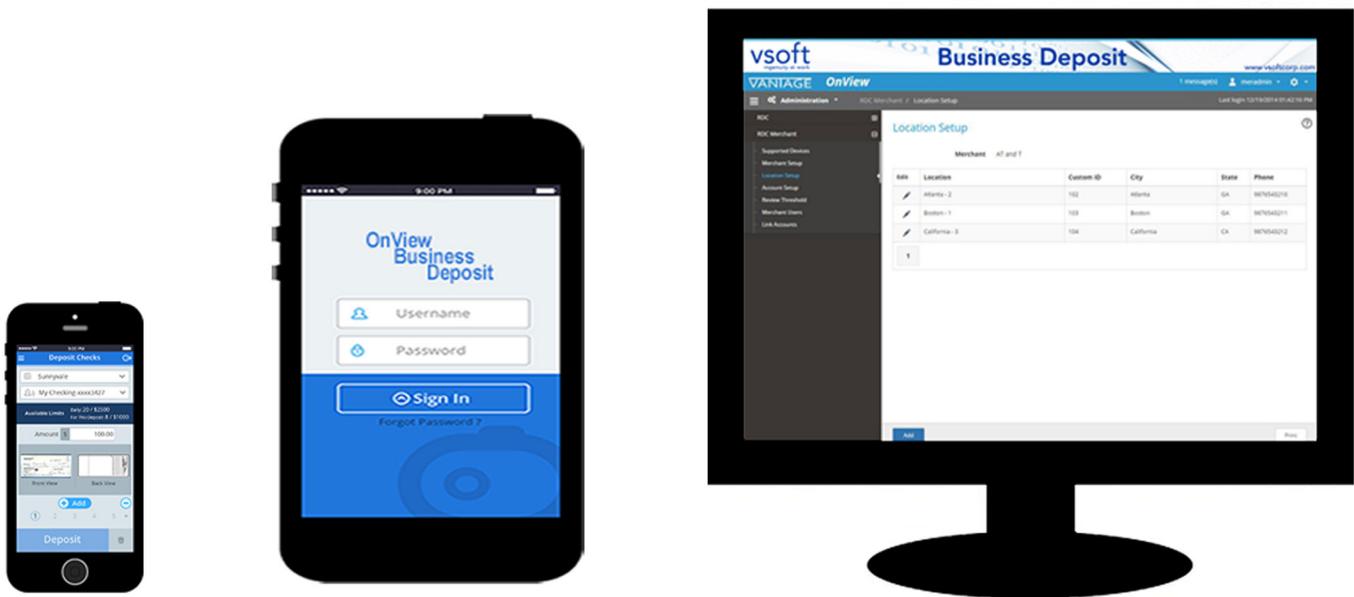
- Convenience to deposit checks in the office or on the go.
- Significantly reduces deposit preparation time and overhead.
- Deposit multiple checks in one transaction.
- Take full advantage of mobile capture technology.
- Less time in the branch giving you more time for revenue driving activities.
- Higher efficiency.
- Extends the business day and deposit cut-off hours.
- Business owners can deposit to various accounts associated with their different business locations.
- Dual control over the review process that offers an extra layer of security.
- Removes the requirement to use a workstation as the only capture source.
- Makes check images accessible through electronic image archive.

HOW IT WORKS

Business clients can capture checks on a check scanner or a mobile phone or tablet all in a single solution. 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.

To use OnView Business Deposit on a mobile phone or tablet, the business user will download the application on their preferred device. Once logged in, the user will select their account and location to make their multi-check deposit. Users are prompted to enter the value of the check and take pictures of both the front and the back of each individual check. Image guides help align the check, and once the image is captured, there is an option to add additional checks to the deposit. When all checks are captured, the user will then press the "deposit" button at the bottom of the screen. A confirmation screen will appear, showing the details of the user's deposit.

To use OnView Business Deposit with a check scanner, the business user logs in and selects the location and account for the deposit. After all checks have been scanned, validated, and balanced, 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.



When you choose OnView Business Deposit, you get an application that is uniquely matched to the needs of commercial account holders. Your business clients will become another part of your distributed capture network, connected to your back office processing operations through VSoft's OnView Payments Manager.