



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.

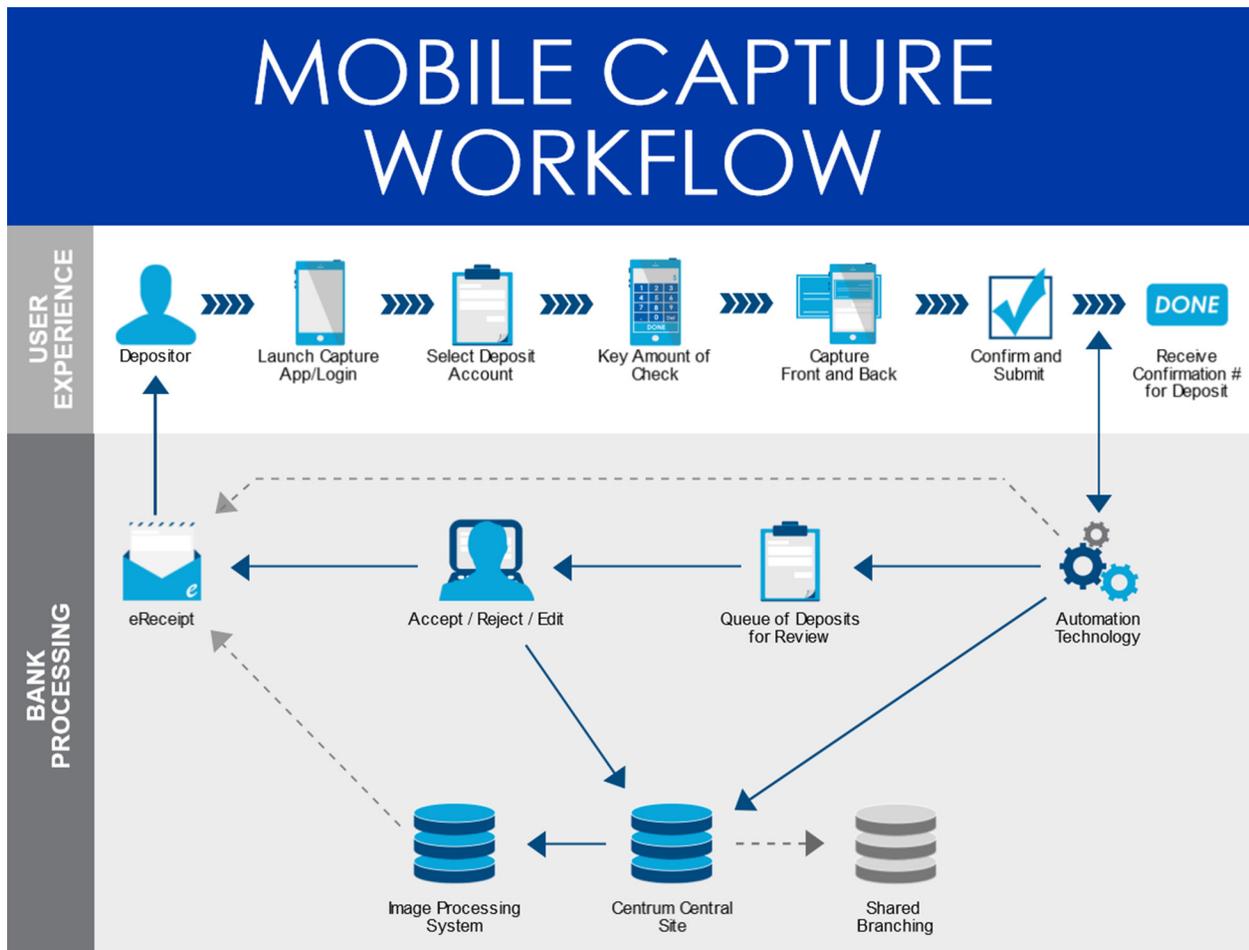
BENEFITS TO THE BRANCH

- 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.