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Mobile Deposit

VSoft's OnView Mobile Deposit allows account holders to conveniently transmit checks at the earliest point of acceptance using a smartphone. The secure and cost-effective solution improves your financial institution's operations, while expanding your capture channel into the hands of account holders.

Account holders can transmit a check from anywhere by simply using the camera on their smartphone and following the cues on the screen. The application's compression algorithm optimizes the image size for faster processing. Once the user submits the payment, server-based flexible risk thresholds, image analysis, and real-time duplicate detection ensures fraudulent checks are stopped before they enter your system. Staff members can visually review each deposit for proper endorsement prior to acceptance.

The solution was designed with state-of-the-art architecture for a consistent user experience across operating systems and browsers. OnView Mobile Deposit can be deployed on-premise or hosted out of our data center. Additionally, the solution can be implemented as a stand-alone application, or integrated with any mobile banking solution for single sign-on access.

FINANCIAL INSTITUTIONS CAN BENEFIT FROM:

Lowered per transaction cost

Configurable high and low thresholds

Real-time duplicate detection

Simplified review and adjustment process

Reduced operational overhead

Secure single sign-on access

Technology that attracts a wider demographic

Reduced foot traffic in-branch

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Mobile Deposit

EXPAND YOUR CAPTURE CHANNELS WITH ONVIEW MOBILE DEPOSIT

OnView Mobile Deposit meets the expectations of modern account holders by being highly accessible anywhere and anytime. Elevate your technology offerings while reducing operational overhead with VSoft's comprehensive solution.

INSTANT VALIDATION AND FEEDBACK

Image analysis technology is applied the moment a user transmits a check. CAR/LAR, image quality and usability assurance, automatic re-orientation, and our Intelligent Repair Image System (IRIS) verifies and repairs the image so account holders receive feedback and validation instantly.

DEPLOYMENT OPTIONS

The solution can be deployed on-premise, SaaS, or outsourced. VSoft's tier 3+ data center delivers a dependable infrastructure and a stable software environment through our high capability network systems, which keeps your data safe 100% of the time.

DUPLICATE DETECTION

VSoft's in-application, real-time duplicate detection leverages the integrated archive to identify duplicates before the check is sent for back office processing. The account holder receives instant feedback allowing them to address the issue immediately.

CONFIGURABLE THRESHOLDS

This smart feature allows you to protect your financial institution from fraud while providing flexible limits to account holders. Set a low dollar limit to review deposits, and set a high dollar limit to reject deposits.

USER MANAGEMENT

Assigning user roles and restrictions is easy in the OnView Mobile Deposit platform, which allows your financial institution to efficiently run operations, secure information, and reduce bandwidth.

FLEXIBLE INTEGRATION

OnView Mobile Deposit can be implemented as a stand-alone application or integrated with Arya, VSoft's digital banking platform, or any other mobile banking provider for convenient single sign-on access.

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