



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. The ultimate solution in account management for the end user, Mobile Deposit complements VSoft's solutions – ranging from central capture all the way to business capture.

VSoft's OnView Mobile Deposit architecture can be deployed either in-house at the bank 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, in the USA.

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 cheque, cues on the screen guide the user in taking a proper picture.

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 cheque images accessible anytime, anywhere through electronic image archive.

BENEFITS TO THE ACCOUNT HOLDER

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

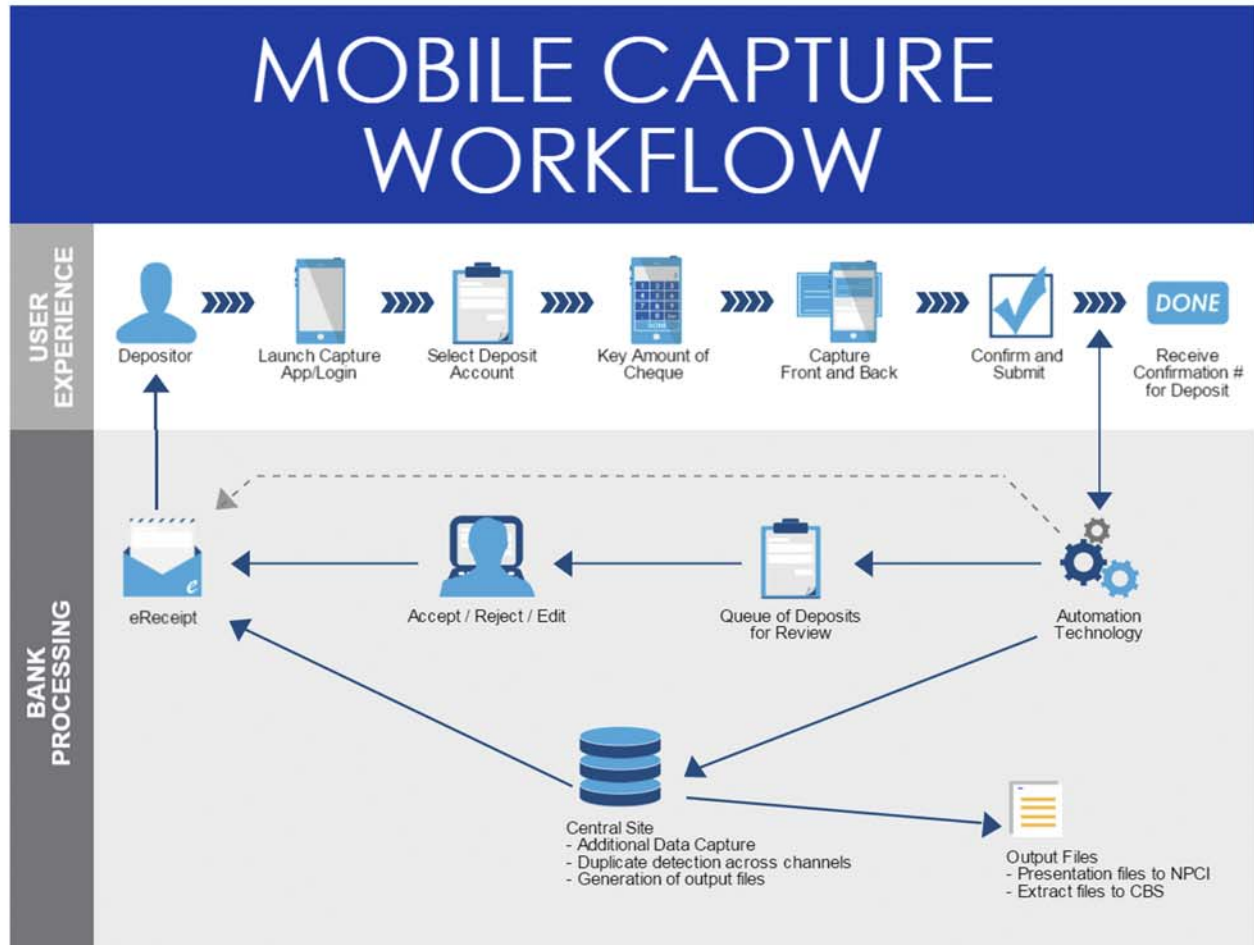
BENEFITS TO THE BRANCH

- Ensures a lower per transaction costs.
- Capitalize on widely used devices.
- Attracts new generation of consumers.
- Expands deposit options available to account holders.
- Available in-house or outsourced via VSoft's wholly owned data center.
- 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 bank.
- Real-time duplicate detection across multiple channels at the point of capture.
- Integrated with numerous Mobile Banking Providers in the US.

HOW IT WORKS

In a single sign-on deployment, the user will login to the online banking app 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 bank; the login information is authenticated against the users established in VSoft's eDesk application. The user then enters the value of the cheque in rupees and paise and takes a picture of the front of the cheque. An on-screen template will assist with aligning the bottom and right edges of the cheque. The user can then discard or accept the image and repeat these steps to capture the back of the cheque.

After both images are captured, they are verified by image quality tools and duplicate detection is performed as well as high value limit thresholding. If the image passes inspection, a deposit confirmation number is displayed within the application. As a layer of risk mitigation, thresholds are applied to limit the value of the cheques deposited through the mobile application. 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. And of course, as an integral member of the VSoft RDC solution line, your depositors with mobile phones become yet another part of your distributed capture network.