

## Convenient & Secure Manner for Cheque Deposits at the Home/Office



The Agile Home/Office solution distributed capture extends the convenience and cost savings of electronic deposit capture and transmission to the home or small business user who may receive a low volume of cheques on a daily basis. The ultimate solution in account management for the end user, Agile Home/Office provides the convenience of depositing cheques from home or small offices anytime, day or night. Agile Home/Office extends remote capture to its ultimate point on the value chain.

The Agile Home/Office solution is a browser-based application that offers convenience of use. Users log on securely and remotely via the Web at a location convenient to them. A small scanner does the work of capturing the images and data from the deposit documents.

### HOW IT WORKS

Customers have the flexibility to deposit cheques throughout the day by logging onto the financial institution's website, scanning the cheques and sending them electronically to the financial institution for posting.

After the customer log on, the easy-to-use Agile Home/Office application interface guides the customer through the entire process. As the items are captured they are validated automatically against the validation rules put into place 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. IRIS™ automated image repair technology ensures against image quality return items. Duplicate item detection ensures individual items are deposited just once.

After the documents are scanned, the captured cheque images and data are transmitted to the financial institution through a secure transmission line.

The customer immediately receives a receipt that can be printed for their records, once the deposit is received at the financial institution, the customer receives a confirmation with the availability schedule for the funds.

### Features

- Fully automated image-and-data workflow to capture, validate, correct, balance and send deposits
- Low cost channel for capturing and processing deposits
- Custom threshold review schedules used to monitor deposit activity and potentially prevent fraud
- Automated Courtesy Amount Recognition (CAR), Legal Amount Recognition (LAR), and Intelligent Repair Image System (IRIS)
- Duplicate item detection
- Simplified review and adjustments process
- Extract reporting for real-time memo posting similar to the deposits made over the teller line.
- Comprehensive validation features using the rules established by the financial institution
- Built-in Image Quality Assurance ensures items are not returned

When you choose the Agile Home/Office solution, you get an application that is uniquely matched to the needs of your customers, no matter where they are located. And of course, as an integral member of the Agile solution line, your home and small office customers become yet another part of your distributed capture network, connected to your back office processing operations through the VSoft Centrum Gateway™ connectors.

### BENEFITS TO YOUR CUSTOMERS

- Deposit anytime with ease from home or small offices
- Significantly reduces deposit preparation time and ensures deposits are accurate
- Extends same day deposit hours
- Accelerates funds availability
- Electronic image archive makes cheque images accessible anytime, anywhere

### BENEFITS TO YOU

- Penetrate new market segments
- Lower per transaction costs
- Attract new customers outside your geographic reach
- Capture the new generation of young consumers
- Leverage your image technology investment

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