Kofax Mobile Deposit Capture

MEET YOUR CUSTOMERS WHERE THEY ARE

Now you can meet your customers where they are: anywhere, anytime, with convenient, real-time banking solutions accessible from their mobile phones. Kofax Mobile Deposit Capture™, powered by the Kofax Mobile Capture SDK™, provides your customers with a seamless check-capture experience and accurate data extraction. Customers simply hold their mobile phone camera over a paper check and the Kofax Mobile Capture SDK captures the image automatically. Then, patented Virtual ReScan® (VRS) technology sends the image to a server for data extraction and document quality analysis.

OPTIMIZE THE CUSTOMER EXPERIENCE

Mobile customers expect to be informed of issues in real-time, not days or weeks after they deposit a check. Kofax offers advanced features that allow customers to correct problems immediately, while they have the check in front of them. The Kofax Mobile Deposit Capture solution provides information that enables the banking app to alert the user if the check is not signed, not endorsed or if the deposit amount does not match the amount written on the check. Identifying and solving problems in real time is valued by customers, and this translates into higher app store ratings and positive customer reviews. The Kofax Mobile Deposit Capture solution is preferred by banks because the deposit process is efficiently completed with fewer exceptions.

KOFAX

IMPROVED ACCURACY AND REAL-TIME ENGAGEMENT

You can't control the image capture skills of your customers or the environment in which they capture check images. That's why VRS image-perfection technology, which runs on mobile phones, captures a clear, precise image—the first time and every time. Advanced VRS extraction technology perfects images and reduces their size for faster submission. Image perfection means fewer checks are flagged for manual review, reducing labor costs.

ANALYTICS FOR DEEPER INSIGHTS INTO YOUR MOBILE CAPTURE SOLUTION

Get the information you need to track your mobile capture solution's performance and make informed decisions. Kofax Analytics for Mobile™ delivers pre-built dashboards that help you pinpoint problems and gain valuable insight into features that increase mobile adoption and use. These visual, interactive dashboards provide data and drill-down options that track and analyze the effectiveness of Mobile Deposit Capture and other solutions in the Kofax Mobile Capture Platform portfolio.

BUILT ON A PROVEN FLEXIBLE PLATFORM

By leveraging the proven and flexible Kofax Mobile Capture Platform™, you can automate and accelerate mobile banking processes. This improves customer experience, leading to greater use and adoption of the mobile banking app.
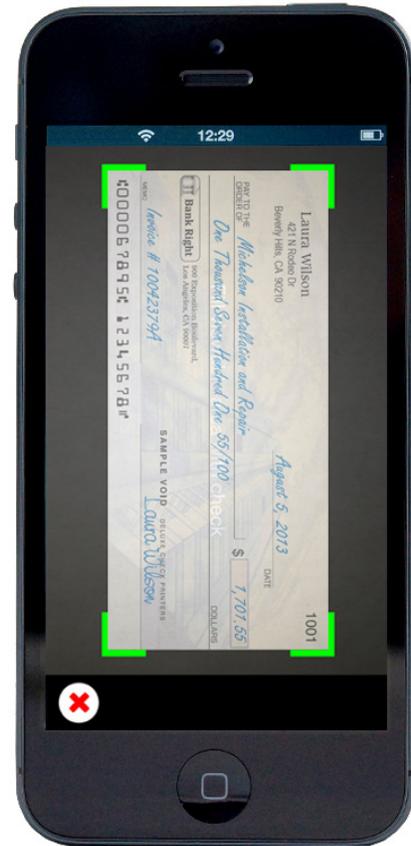
In addition to Kofax Mobile Deposit Capture, banks have the option to deploy Kofax Mobile ID™, Kofax Credit and Debit Card™ and Kofax Mobile Bill Pay™.

Kofax Mobile ID powers the frictionless mobile customer onboarding millennials expect, and it can be combined with the credit and debit card solution to fund the new account.

Kofax Mobile Bill Pay improves retention as it allows customer to quickly and easily set up a bill for recurring payment. These solutions delight banking customers and are far more cost effective than servicing the customer in-branch. This flexible platform also provides tools that enable banks to develop custom extraction projects and keep their IP. Best of all, these capabilities are supported by a single, flexible platform.

KOFAX MOBILE DEPOSIT CAPTURE FEATURES

- ◆ **Signature detection:** Detects the presence of a signature
- ◆ **Endorsement detection:** Detects the presence an endorsement

Leverage patented image perfection technology to enable customers to accurately capture and deposit a check with a smartphone.

- **Restrictive endorsement detection:** Detects the presence of a restrictive endorsement

- **CAR/LAR matching:** Ensures both the numerical and the written amounts match

- **Check classification:** Recognizes and classifies two-party personal, business, government, US treasury, two-party business, printed payroll, money orders, and cashier's checks

- **On-device conversion:** Converts a check into a Check 21-compliant image on the client's mobile phone

- **On-device image optimization:** Patented VRS technology de-warps, de-skews, and de-speckles images, corrects for poor lighting conditions, and can reduce the size of images

- **Image quality analysis (IQA):** Analyzes images and rejects unusable images

- **Confidence score:** Returns a confidence score for each extracted field

- **International support:** Currently available in the United States and Canada. Please contact Kofax regarding availability in additional countries

Kofax Analytics for Mobile dashboards provide deeper insights into your mobile capture solutions.

Discover more about Kofax Mobile Deposit Capture at kofax.com

WORK LIKE TOMORROW.™

kofax.com

KOFAX