



## REMOTE DEPOSIT CAPTURE SUITE



### NEW CAPTURE CHANNELS. NEW MARKET OPPORTUNITIES. NEW FEE-BASED REVENUE.

From its start, remote deposit capture (RDC) has enjoyed tremendous growth in adoption, cementing its place as one of the most successful product introductions in the history of the banking industry.

And by all accounts, there's plenty of upside growth ahead for RDC, thanks to new offerings targeted to small businesses and consumers. With customer growth topping the list of RDC priorities for financial institutions in a recent Celent survey, small business and consumer RDC will be crucial to both staying competitive and growing their customer base.

Deluxe's Remote Deposit Capture Suite, complete with risk monitoring functionality, is a comprehensive solution that includes merchant, branch, consumer mobile and business mobile capture points, and allows convenient and secure check deposit from the office, at home or on-the-go.

#### THE SUITE INCLUDES:

- **Merchant/Lockbox** - Deluxe's merchant RDC solution is ideal for businesses who receive checks or payments on a daily basis.
- **Branch** - Deluxe's branch RDC solution is ideal for managing remote image capture of all over-the-counter work.
- **ACH** - Deluxe's ACH RDC solution integrates with your online banking site and is ideal for small to medium-sized businesses who want to set up one time or recurring ACH payments.
- **Mobile** - Deluxe's mobile RDC solution integrates with your mobile banking platform and is ideal for consumers who are on the move and receive small numbers of checks.
- **Business Mobile** - Deluxe's business mobile solution enables financial institutions to capture these benefits with a single, flexible platform that uniquely meets small business requirements.



## **MERCHANT/LOCKBOX**

Merchant/Lockbox is a thin-client deposit and remittance payment RDC solution that has robust functionality, available for in-house or hosted implementations.

As attested by wide industry praise, our solution continues to pave the way, even in a maturing market. Deluxe's Remote Deposit Capture (RDC) solution suite has been named "best in class" by Aite Group and won the XCelent Service Award in Celent's most recent RDC Solutions ABCD Vendor View benchmark study.

Known for its ease of use, Merchant/Lockbox is a comprehensive package that comes complete with system validation utilities, Web-based training, a comprehensive scanner deployment and maintenance program, location awareness, multilingual functionality and integration to QuickBooks®.

In addition to ease of use, "Businesses, both large and small, demand business-specific banking solutions," notes Aite Group. Financial institutions can no longer come to market with a "one size fits all" approach. To help address this need, Deluxe's offering includes vertical-specific functionality for deposit-rich industries such as property management, arming financial institutions with the solutions and expertise necessary to win new business.

To further address customer need, the application integrates with high speed, specialized scanners as well as simple, TWAIN-compliant flatbed scanners or all-in-one print/copy/fax machines. Traditionally, the cost of the check scanner put limitations around the type of customer a financial institution could target with RDC. Merchant/Lockbox makes it more affordable for financial institutions to offer RDC to their customers. Now any business with an existing TWAIN-compliant scanner or smartphone/tablet in their office can take advantage of the benefits of remote capture.

Merchant/Lockbox customers also have access to an exclusive Web portal that provides ample marketing resources to get financial institutions up and running quickly, including downloadable sell sheets, case studies, customizable website marketing videos and interactive demonstrations that can be used during sales meetings, or on-site with your customers.



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## **BRANCH**

Deluxe's branch capture solution allows financial institutions of any size to capture, image and key at the branch, balance at the branch and/or centrally, and transmit work for downstream processing and clearing. The solution goes beyond back-counter basics, managing remote image capture of all over-the-counter work simply, efficiently, and accurately. Your branch staff can capture work using one or more of a wide variety of table top scanners and achieve improved end-to-end document and image processing and realize greater overall productivity.

## **ACH**

Our ACH solution enables small to medium-sized businesses to schedule one time or recurring ACH payments. Your customers will simplify their processing, increase the consistency of their income stream and be able to offer their customers more options.

## **MOBILE**

Deluxe's mobile RDC solution also saves customers a trip to the bank by allowing them to deposit either personal or business checks via camera-equipped smart phones, including the iPhone and Android devices. The solution, powered by the MiSnap Mobile Deposit imaging software developed and patented by Mitek, is a highly secure, accurate and easy-to-use application that eliminates user error by providing real-time feedback until a suitable image is detected, at which point it automatically captures the image and prepares it for transmission to the business' receiving RDC solution.

Before transmitting, the technology formats the check images, automatically corrects any image distortions or skewing, and confirms that the images meet accepted Check 21 image-quality standards. After the checks are submitted successfully, users receive instant communications back from their banks, resulting in rapid access to funds or timely payments.

Deluxe has expanded our best-in-class RDC technology, making the solution more sophisticated and attractive for consumers and businesses alike. As a financial institution, you will see the benefits as well, from the ability to offer cutting-edge services to customers and enhanced customer loyalty, to increased profits and significant cost savings.



## **BUSINESS MOBILE**

Business Mobile empowers business customers to choose the capture device that best fits their needs, whether that is a high speed, specialized scanner, flatbed scanner, all-in-one print/copy/fax machine or a camera-equipped smartphone or tablet using a single platform.

### **The solution caters to a business' specific needs such as:**

- Capturing payments and full-page documents such as invoices and agreements
- Recording payment details such as invoice numbers through configurable fields
- Integrating directly to QuickBooks
- Capturing multiple payments at once
- Tailoring fields to specific industry verticals such as insurance or distribution
- And more!

## **MANAGE RISK AND FUEL CUSTOMER GROWTH**

### **RISK MONITORING**

One of the most important features of Deluxe's RDC suite is the inclusion of risk monitoring functionality, which allows financial institutions and their clients to safely enjoy the benefits of RDC while helping them comply with the FFIEC Guidelines.

As a financial institution, you need to assess risks and have a solution in place to address them. As RDC mainstreams, institutions need to be prepared with tools and strategies for managing the potential risk introduced by new capture channels. Internal procedures alone won't scale and won't be able to handle the increased volume that will come from small business and consumer RDC. Automated monitoring will be essential for financial institutions to control the risks of mass-market RDC adoption and offer assurance that standards are being met.

Deluxe's risk monitoring module includes components such as duplicate detection, velocity and dollar limits and image analytics. These features allow institutions and their risk management teams to better monitor and control risks associated with RDC.



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One of the key features of Deluxe's risk monitoring module allows for rule-based flags. If any items coming into the system fit a designated rule, a flag will be assigned to that item or transaction. Once the item has been flagged, it can be personally reviewed and a decision can be made as to whether to move forward with the transaction before the items are presented into the clearing channels.

The module also provides specific contact information about who captured that item and the risk rating associated with that location. Risk ratings are set-up specific to each location that is capturing and transmitting items via RDC. The application can prioritize and organize transactions by the rating associated with that location.

Given the current economic conditions, interest in risk management has grown exponentially as financial institutions seek new methods for reducing their exposure to risk. An effective risk management program improves regulatory compliance, organizational efficiency and assists in protecting and enhancing the financial viability of the institution.

### **LOCATION AWARENESS**

As the FFIEC and other regulatory and auditing requirements are placed upon financial institutions, one of the requirements is to better identify the location where deposits are transmitted from. Location Awareness from Deluxe tracks capture locations via an IP address and alerts the institution within Risk Monitoring if the customary physical location changes, providing greater visibility to possible fraudulent activities.

The suspect transactions can then be reviewed and properly decided before downstream processing takes place. Location Awareness can also block IP addresses from outside of the U.S. If there are certain IP addresses outside of the U.S. that have been approved, they can be added to a white list and provided access to the application at the bank's discretion.



## WHY DELUXE?

Financial institutions require RDC solutions that are more comprehensive and more secure than ever. Why should Deluxe be your choice RDC solution provider?

- **Top ratings from Celent and Aite Group**

Deluxe is consistently recognized within the analyst community as a leading RDC provider. Our Remote Deposit Capture (RDC) solution suite was cited “best in class” by Aite Group and awarded the XCelent Service award by Celent for its uniformly strong client feedback and rigorous, ongoing efforts to measure and take action on the voice of the customer.

- **Ease of use**

The RDC solution from Deluxe empowers your customers while saving cost and effort for you, thanks to intuitive and friendly interfaces, system validation utilities and more.

- **Comprehensive Web-based training**

Although Deluxe introduced its Web-based training years ago, the functionality of this feature continues to remain unique when compared to other RDC applications. The training tools continue to draw raves from both analysts and customers and support is simple because customers and members can now help themselves.

- **Scanner deployment service**

At Deluxe, we’ve deployed more than 25,000 scanners, but our program is much more than just scanner deployment. We offer you a comprehensive, integrated and customizable solution equipped to manage all of your Remote Capture needs. Driven by a knowledgeable team of experts, our Scanner Deployment Service will provide you with dependable, consistent service and support you can rely on.

- **Integration to QuickBooks®**

Deluxe has integrated directly to QuickBooks® to allow a business to create their deposit and update QuickBooks® all within our RDC solution, reducing the number of steps required to update their account receivables.

- **Multi-browser, multi-operating system capabilities**

Deluxe’s RDC solution is compatible with both Windows and Mac operating systems and supports Microsoft Internet Explorer and Google Chrome browsers. This versatility opens up new markets for you and allows your customers to use the operating system and browser that best suits their needs.



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- **Strategic, vertical-specific capabilities**  
Rejecting a one-size-fits-all approach, our tailored solutions allow you to take a consultative approach with your key market verticals, building a partnership with your customer that will outlast competitive threats. Our solution is tailored to the needs of specific industries, such as property management, allowing you to become more than just your customer's "bank."
- **Full deposit and remittance payment functionality**  
In addition to making deposits smooth and fast, our advanced functionality goes beyond deposit automation to capture remittance payments as well. Integrating directly with a company's remittance systems, Deluxe's lockbox solution can work with a back-end remittance system or stand alone to process payments within the Web client, giving your customers on-demand access to reports, research and AR file creation.

## Arrange for a Private Consultation with Deluxe

Deluxe experts can help your financial institution reach the 84 percent of small businesses that do not use Remote Deposit Capture. The combination of Deluxe's industry expertise and best-in-class RDC can help you reduce branch traffic, increase deposit balances and transaction fees, customize end-user experiences, decrease account attrition, and better monitor and control risk. For more information, call (800) 937-0017 or contact your Deluxe sales representative.



### WANT MORE INFORMATION?

Contact us today.

**WEB**  
[fi.deluxe.com](http://fi.deluxe.com)

**CALL**  
800.937.0017

...or contact your Deluxe  
sales representative.

## About Deluxe Financial Services

Deluxe Financial Services is a trusted partner to more than 5,600 financial institutions across North America, including 23 of the top 25 largest treasury management banks. We help our clients succeed in a competitive landscape through a diverse portfolio of best-in-class financial technology solutions. These solutions help clients target, acquire and retain customers; enhance the customer experience; improve efficiency; and optimize commercial and treasury operations.

Industry-leading companies rely on Deluxe Treasury Management Solutions to accelerate working capital, improve straight through processing, better serve their customers, control costs and drive profitable growth with in-house or outsourced offerings for receivables management, remote capture, treasury management onboarding and payment processing services.