

Mobile Remote Deposit Capture

In today's banking environment, if you don't have mobile, you won't stay ahead of the competition for long. Fundtech can get you to market quickly with mobile RDC — even if your institution does not yet have a mobile banking application. As a proven solution in the industry, Fundtech mobile RDC gives you an edge in the growing consumer capture market and gets you up and running at a reasonable cost in as little as 60 to 90 days. If you're looking to add mobile RDC to your product line, Fundtech stands ready to deliver.

Expand Your “Virtual Banking” Horizons

Our integrated solution lets you offer mobile RDC as an advanced feature of your mobile banking app, alongside other standard features like balances, transaction history, and transfers. We provide the services for mobile application integration, as well as state-of-the-art tools for quality and risk mitigation, and can optionally manage all the back-end item review, repair, clearing, and settlement on your behalf. You control the user interface by integrating the mobile RDC libraries into your existing banking app. The result is a seamless user experience for your account holders.

If you don't have your own mobile banking app yet, we can work with one of our integration software providers to equip you with mobile banking and mobile RDC at the same time.

Fundtech's mobile RDC also easily interfaces with our Web-based central remote deposit capture platform — with applications for user and system management, reporting, and risk review. Harness the power of our comprehensive remote deposit capture system and realize the benefits of streamlining all of your incoming deposits into a single, robust system.

Gain & Retain Customers

Provide your customers added convenience while appealing to new customers who appreciate mobile applications that make life easier. Mobile RDC is ideal for your customers who:

- Own a smartphone device and increasingly use mobile apps to manage their finances
- Receive single-item payments for deposit, but delay depositing due to the inconvenience of making a trip to the bank

Additionally, Fundtech provides the marketing and sales tools you need to get your new mobile RDC capability to market quickly.



Fundtech Mobile Check Capture
— the power behind PayPal's
“Add a Check” mobile feature

Why Choose Fundtech Mobile RDC?

State-of-the-Art Tools For Risk Mitigation & Quality Control

- Define the specific aspects of risk on which your financial institution would like to focus — including tools to screen based on velocity, high dollar value items and underwriting risk — at both the system wide and individual-customer level
- Determine where risk needs to be monitored with our flexible deposit velocity tracking engine
- Proactively monitor deposit activity with Deposit Review
- Comprehensive reporting assists you with FFIEC compliance

Minimize Implementation & Ongoing Maintenance Costs

- Fundtech's extensive experience working with financial institutions ensures quick deployment using proven implementation techniques
- Option for full outsourcing in a cloud-based SaaS configuration hosted within our secure, SAS 70-compliant datacenter
- Multiple clearing options — either accept an x9.37 posting file from Fundtech, or let Fundtech clear the transactions via ACH
- Consultation for support and development activities, development and testing environments, user acceptance testing environments, and training and support during product rollout
- Optional customer services, including Level 1 customer support, deposit review, organization configuration and customer setup

Smartphones are now in use by approximately 30% of all U.S. mobile phone subscribers — or over 87 million devices in total.

Source: Nielsen study, December 2010

Additional Features & Benefits

- Ensure continuity with your mobile banking app and an intuitive interface for submitting electronic deposits
- Provide a single “go-to” location for your account holders to complete their day-to-day banking activities, including deposits
- Build revenue-generating products and service tailored for your smartphone-enabled customer base
- Fewer customer visits to branches means time savings for your customers and operational efficiency for your institution

Choose the mobile phone operating systems you want to support. Fundtech's product can be implemented on iPhone®, BlackBerry® and Android® mobile devices.

For inquiries please contact:

Fundtech
Email: sales@fundtech.com
www.fundtech.com