

# Mobile and Tablet Remote Deposit Capture

Give your customers the freedom to deposit checks anytime, anywhere using your Mobile and Tablet Banking Apps for Apple® and Android™ devices.

## Financial Institution Benefits



**Expand Market Reach** – Service more customers without geographic limitations. Deposits can be received even in areas where there are no branches.

**Compete with Big Banks** – Offer the same innovative technology as your larger competitors.

**Simplify Deposits** – Deepen your customer relationships with faster service and added convenience.

**Reduce Costs** – Reduce the administrative and paper costs associated with in-branch, mail and ATM deposits.

## Customer Benefits

**Enjoy the Convenience** – Make deposits day or night, from virtually any location.

**Save Time** – Eliminate a trip to the branch or ATM. No more waiting for a deposit by mail to clear.

**Expedite Funds** – Receive immediate access to funds if deposit credit is available.

**Deposit with Ease** – Make quick, successful deposits using the intuitive user interface.

- Celent expects RDC to account for a third of retail bank deposits by year-end 2015 and half by 2016.<sup>1</sup>
- 57 percent of consumers that use mobile banking, use mobile remote deposit capture.<sup>2</sup>
- 8 in every 10 consumers are satisfied with mobile remote deposit capture.<sup>2</sup>
- 24 percent of high-income mobile bankers (>\$100K) make, at least, five mobile deposits per month.<sup>2</sup>
- 43.93 percent of consumers would use mobile remote deposit capture if the feature were made available to them.<sup>3</sup>

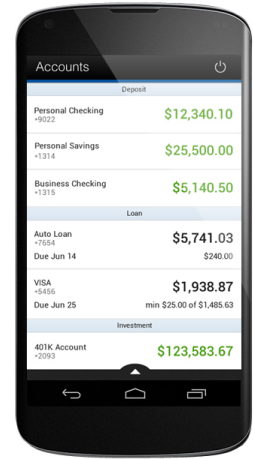
## Financial Institution Features

**Seamless Integration** – Smooth unification with your existing Mobile Banking Apps.

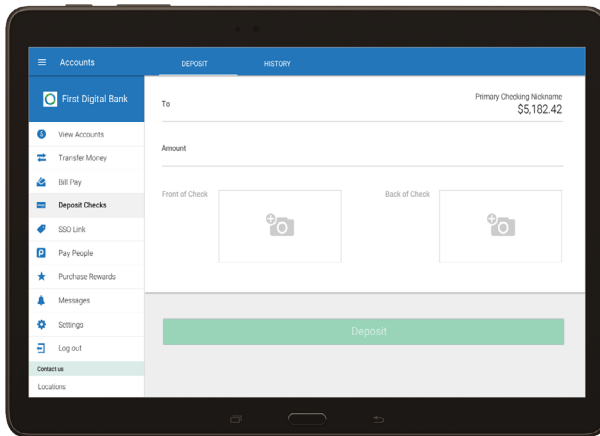
**Enhanced Security** – Includes a Web-based administration tool that enables risk and funds-availability management, and offers customizable permission levels for risk and security.

**Smart Transaction Protection** – Safeguards transactions with extensive fraud-prevention algorithms and checks.

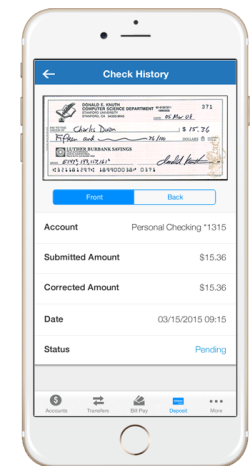
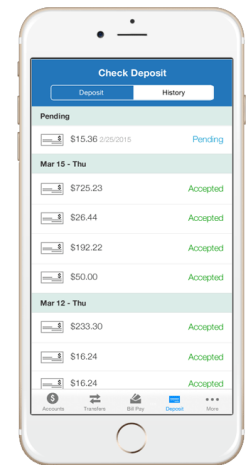
**Mobile Reporting** – Track mobile deposits and other actionable mobile banking data.



Android Interface



Android Tablet Interface



iPhone Interface

## Customer Features

**Instant Access** – Provides one-click access within the Mobile Banking App and requires no additional downloads or installs.

**Easy to Use** – Simplifies deposits with an intuitive user experience that requires only a few taps and camera clicks.

**Simple Transaction Management** – Generates a transaction confirmation to easily track deposits.

**Complete Deposit Security** – Protects information with the same security as Online Banking and allows customers to keep their checks.

## Drive Adoption and Active Use

Digital Insight has no-cost mobile marketing campaigns and tools including customizable, ready-to-launch assets, as well as communications we will launch on your behalf. Visit the Admin Platform or ask your relationship manager for more details.

<sup>1</sup> Celent, State of Remote Deposit Capture 2015: Mobile Is the New Scanner, May 2015.

<sup>2</sup> Javelin, Mobile Imaging: Creating an End-to-end Mobile Banking Experience, July 2015.

<sup>3</sup> RateWatch, Mobile Banking, Mobile Payments – What Consumers Value, April 2015.

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