

# NetCapture™

Consumer



## Benefits:

- Expand your RDC offering into retail bank markets, affluent markets, and private banking
- Make it easy for your customers to bank with you
- Expand market share and presence beyond your branch network
- Grow core deposits and retain high-value customers

## Proven technologies that deliver value to banks, credit unions, processors, and their customers.

NetDeposit's Financial Services Solutions Group delivers value to banks, credit unions, processors, and their customers by providing proven payment technologies. With multiple patents and billions of checks processed, NetDeposit's Financial Services Solutions Group helps you win new customers, grow deposits, and deliver ongoing value to your business and retail customers.

## NetCapture™ Consumer

*NetCapture™ Consumer* is a Web-based Remote Deposit Capture (RDC) application suited for your consumer customers. It is ideal for customers that:

- Receive a small number of checks and wish to avoid the inconvenience of trips to the bank
- Desire an easy, straightforward process for electronic deposit processing
- Prefer to use a TWAIN-compatible flatbed scanner or multi-function printer/scanner/fax device to image their checks for deposit

The rapid adoption of Remote Deposit Capture in the commercial marketplace has demonstrated the value and appeal of check capture technology. Now you can extend that value to your retail customers with *NetCapture Consumer*. The value of online banking has been proven in this market. Your customers will enjoy the convenience of online deposits and value the social responsibility of reducing fuel and carbon emissions by going paperless.

*NetCapture Consumer* removes the barrier of having to purchase a check scanner by enabling customers to use a TWAIN-compatible flatbed scanner or all-in-one device they may already have. The system is based on a highly intuitive and easy-to-master interface that will make capturing and submitting check deposits available to all your customers.

Introducing RDC to the retail bank opens the technology to a much larger customer base. The *NetCapture* Platform is a smart choice for your market expansion, proven to support very large distributed capture deployments and providing all the deposit review and management tools required for secure and successful operations. Furthermore, this Web client application is easy to manage and update which will enable you to set up customers quickly and provide responsive customer service.

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### **Features:**

- Straightforward and intuitive Web-based interface for creating electronic deposits
- Support for single and multiple item deposits
- Support for TWAIN-compatible scanners and all-in-one devices
- Optional support for multi-factor authentication that meets FFIEC risk management guidelines
- Duplicate detection
- Courtesy Amount Recognition and Legal Amount Recognition (CAR/LAR)
- Image Quality Analysis (IQA)
- Deposit receipt confirmation
- Custom branding of the application
- Supported on *NetCapture* Platform, a collection of powerful administrative tools for centralized management of users, risk management parameters, exception review and system settings

### **Optional Customer Services**

- Level 1 technical support for end users
- End-user setup and account maintenance
- Deposit review services

### **System Requirements**

#### **Workstation:**

- Pentium III GHz CPU (Intel dual processor supported)
- 1 GB RAM
- 1.5 GB Recommended
- Monitor with 1024 x 768 resolution
- 20 GB HDD, with at least 500 MB of free disk space

#### **Operating System**

One of the following:

- Microsoft Windows® XP Professional SP1 or higher
- Microsoft Windows® Vista Business
- Mac OS X 10.5

*Only 32-bit operating systems are supported.*