

Kofax Mobile Deposit Capture

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



Mobile Deposit with Market-Leading Capture Technology

The Kofax Mobile Deposit Capture™ framework provides banking customers with high-quality, check image capture capabilities, via Kofax software installed and executed on their mobile device, to ensure images are acceptable for downstream processing.

This process is delivered quickly and easily, without the need for specialized app developers, resulting in a faster ROI for financial institutions. Kofax technology captures all data elements in checks from 22 countries, and customers can make deposits from anywhere. Patented image perfection software ensures the accurate capture of checks, with no manual entry required, resulting in a better user experience.

Leveraging the proven and flexible Kofax Mobile Capture™ Platform, banks can automate and accelerate the process to seamlessly add mobile deposit capture to their mobile banking app—with the option to also deploy bill pay, mortgage origination, customer onboarding and supporting document use cases—all from a single platform.

Meet Your Customers Where They Are

Banks are looking to “meet customers where they are,” and deliver real-time customer engagement solutions, leveraging their mobile device. Most banking customers undoubtedly have a smartphone and ID in their pocket. Today, mobile is clearly the preferred method of engagement.

Kofax delivers the ability to more accurately and effectively capture the data on a check for the purpose of making a deposit. This not only results in a better customer experience, since the check is captured and processed the first time, but also delivers better data to the core banking system, resulting in fewer exceptions that require manual intervention.

Patented Image Perfection

Banks can't control the skills or environment of the mobile customer when they're photographing documents; however, Kofax image perfection technology captures a perfect image—the first time, every time. This ensures the data can be extracted and effectively utilized in business processes for superior results and satisfied users.

And because it runs on the device, it improves the usability of the app and enables instantaneous feedback.

Built on the Kofax Mobile Capture Platform

The Kofax Mobile Capture Platform enables organizations to implement mobile image capture solutions into their apps to streamline information-intensive customer interactions. With apps that meet customers where they are, businesses can improve customer service and accelerate transactions—all while driving greater revenue.

The proven, open platform provides patented mobile image processing technology running on the mobile device, and real-time content capture to automatically extract and validate content. This significantly improves an organization's ability to deliver effective and dynamic mobile capture apps and solutions that are centrally managed—with better data and at lower costs—providing the best user experience possible.

Extendable Beyond Deposit Capture

Deposit capture is one of multiple use cases or capabilities that can be deployed using the flexible Kofax Mobile Capture Platform. With Kofax mobile technology, organizations create a process once, with a toolkit. This allows for deployment of a common look and feel across all customer interaction channels, resulting in centralized management, customer engagement and control. This saves time and money—and provides a faster time to market.

Businesses can leverage their existing infrastructure to gain visibility and address market needs immediately and across the enterprise. Platform flexibility can be applied to any use case, and any document type, all from one reliable source. Capabilities can be extended to supporting documents, onboarding from driver license capture, bill pay or other cases where customer engagement is critical via the mobile channel.

Features and Benefits

Advanced image processing: Patented Kofax technology ensures the accurate capture of checks, resulting in a better user experience.

Mobile platform: Extend the use case to support capturing of documents and data, for any engagement scenario, from the same platform (driver license capture, etc.); optimize the investment and deploy multiple apps that drive revenue, improve customer engagement and differentiate you from the competition.

Open system: Leveraging the openness of the Kofax platform, customize and personalize the user experience, context, and accuracy; tune and train the solution to deliver the best user experience possible while capturing more data.

Real-time: Improve response time to customers by getting results back to them in near real-time; develop brand loyalty and confidence from customers, now that they're engaged.

Advanced analytics: Kofax mobile analytics provide actionable insights into accuracy and performance of users, devices and documents. With that information, usability and improvements can be implemented to optimize the customer experience.

Better data quality: Since high-quality images are created by Kofax Mobile Capture technology, documents are captured correctly the first time; imaging challenges that would normally affect the user experience (and effectiveness of the app) are eliminated.

The Kofax Mobile Capture Platform allows your mobile-centric customers to interact with your core systems so you can deliver more services in real-time—the way customers want to be engaged.

About Kofax

Kofax® Limited (NASDAQ and LSE: KFX) is a leading provider of smart process applications for the business critical First Mile of customer interactions. These begin with an organization's systems of engagement, which generate real-time, information-intensive communications from customers, and provide an essential connection to their systems of record, which are typically large scale, rigid enterprise applications and repositories not easily adapted to more contemporary technology. Success in the First Mile can dramatically improve an organization's customer experience and greatly reduce operating costs, thus driving increased competitiveness, growth and profitability. Kofax software and solutions provide a rapid return on investment to more than 20,000 customers in banking, insurance, government, healthcare, business process outsourcing and other markets. Kofax delivers these through its own sales and service organization, and a global network of more than 800 authorized partners in more than 75 countries throughout the Americas, EMEA and Asia Pacific.

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