

NETCAPTURE[™] SUITE

Remote Deposit Capture Solutions—One Solution Supports All Your Capture Needs

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With billions of transactions processed, an established and secure SaaS delivery and a mature RDC platform, Finastra is the expert in RDC.⁷⁷ NetCapture[™] Suite from Finastra streamlines deposit collection and processing for financial institutions and corporations with a centralized, fully flexible RDC platform that supports every capture experience a financial institution needs.

Streamline Deposit Collection and Processing With a Centralized RDC Platform

NetCapture" Suite from Finastra streamlines deposit collection and processing for financial institutions and corporations with a centralized, fully flexible RDC platform that supports every capture experience a financial institution needs, from mobile check capture to highvolume check processing. With billions of transactions processed, an established and secure SaaS delivery and a mature RDC platform, Finastra is the expert in RDC.

NetCapture Solutions

- Mobile RDC—Users submit check deposits by simply taking a photo of the check without the need to take a trip to the bank.
- Consumer RDC—Users scan checks using their existing all-in-one or flatbed scanner to submit check deposits from their home or office.
- Commercial RDC—Capture experiences tailored for small businesses, multiple-location setups, and high-volume deposit capture needs.

Flexible Deposit Review Capabilities and Management

NetCapture Suite is a highly flexible, modular solution that allows the financial institution to easily monitor and manage all incoming deposits for risk management, deposit review and status reporting, while simultaneously supporting the capture requirements of mobile, consumer and commercial customers—all with one system.

- Select just the capture modules needed and modify as needs change over time.
- Configure business rules at a granular level to match each depositor's risk profile, ensuring operational efficiency.
- Reduce auditing risk with our centralized platform and flexible reporting— everything you need is provided on a single platform.
- Prevent fraud by monitoring customers individually or system-wide.

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Our flexible applications comply with FFIEC guidelines and meet the security standards and regulatory requirements related to RDC

Features and Benefits

- Centralized, flexible system—Supports all your capture needs with a single system
- Expand and retain customers—Support additional, convenient deposit methods
- Easy to use-Intuitive interface, clean and simple layout
- Risk mitigation—Flexible tools for fraud monitoring, deposit review and management
- FFIEC compliance—Flexible applications comply with guidelines and meet security standards and regulatory requirements
- Fraud prevention—Monitor customers individually or system-wide
- Reporting-Flexible reporting capabilities
- SaaS—Hosted within our secure, SSAE 16 standard data centers

Security, Risk and Compliance

Our flexible applications comply with FFIEC guidelines and meet the security standards and regulatory requirements related to RDC.

- Data encryption—All sensitive user information is encrypted, limiting exposure of personal customer data.
- Separation of duties—Administrative duties can be segregated to ensure clear lines of responsibility including deposit scanning, submission and review duties.
- Deposit fraud & detection—Configurable business rules enable the financial institution to develop custom risk profiles to match their unique risk tolerance, including detection of high-risk transactions.
- Flexible reporting—A wide variety of reporting in the categories of deposit activity and research, usage, trending, velocity, and audit and security.
- Multifactor authentication—Supports the use of a secure virtual token and the use of multiple challenge questions as an extra layer of security.
- System limits—Set flexible systematic limits to RDC usage to further mitigate risk such as velocity or deposit amount limitations.

Saas Model—Secure Deployment and Delivery

With our secure hosting service, our team of experts can manage all aspects of the remote deposit capture solution for you. Finastra provides secure hosted deployment and delivery with:

- Full redundancy
- · Physical and logical security features
- System monitoring and backup
- Disaster recovery and business continuity contingencies
- Annual SSAE 16 audits

About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit **finastra.com**

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