

CONSUMERCapture

Gain a Competitive Edge

In today's competitive banking environment, employing new techniques to attract and retain clients is vital. Consumer Capture can help your institution recruit new consumer accounts and strengthen relationships with existing clients. By implementing the most convenient way to bank in the business, your organization can gain a competitive edge and fuel growth.

Convenience Equals Savings

Your consumer clients will appreciate the accessibility and convenience of scanning and depositing checks remotely—anytime, from any location. Consumer Capture saves everyone time and allows for earlier availability of funds. It can also mean a reduction in operating costs for your institution.

Performance You Can Rely On

Consumer Capture is an integral component of Bluepoint's Check 21 product platform. It is fully integrated with Bluepoint's Branch, C21 Teller and Remote Deposit Capture (RDC) Merchant products, for performance you can rely on. Adding it to an existing Bluepoint solution is easy and affordable.

Simple to Learn and Use

Consumer Capture is simple for your consumer account holders to learn and use. It utilizes the home banking program they are already familiar with. Armed with built-in, step-by-step user prompts, your clients will be remotely depositing checks in no time. All images generated by consumers go to a central server, where they are verified and posted.

Bluepoint Solutions is the leading innovator in image-based item processing, remote deposit capture, Check 21 and electronic document management solutions for financial institutions. The Bluepoint suite now includes an affordable, consumer-friendly, remote deposit solution.

Bluepoint's Consumer Capture solution provides account holders the convenience of depositing checks anytime, from any location—at home, the office, or on the road. With a computer, a secure Internet connection and a flatbed scanner, deposits are fast and easy. Simply power up, connect and scan!

Give clients one more reason to bank at your institution. It might just be the differentiator your organization needs to attract and retain more clients, while remaining ahead of the competition.

Because Bluepoint Solutions has one of the largest installed user bases, we can provide technologically advanced solutions to financial institutions – large or small. We are undeniably setting the pace of innovation!

Benefits for Financial Institutions:

- Attracts new consumer accounts and fuels financial institution growth
- Assists in the retention of current members and customers
- Strengthens consumer account relationships and loyalty
- Improves competitive position
- Increases profitability with a new source of fee income
- Reduces operational costs for item processing
- Provides low cost source for acquiring deposits
- Speeds the process of incoming consumer deposits, accelerating availability of funds

Benefits for Consumer Account Holders:

- Uses the consumer's existing Web-based, home banking program
- Provides a user-friendly interface and simple sign-on procedure
- Employs a simple, easy-to-use process for scanning checks
- Provides the ultimate level of convenience
- Eliminates physical transportation of checks for deposit

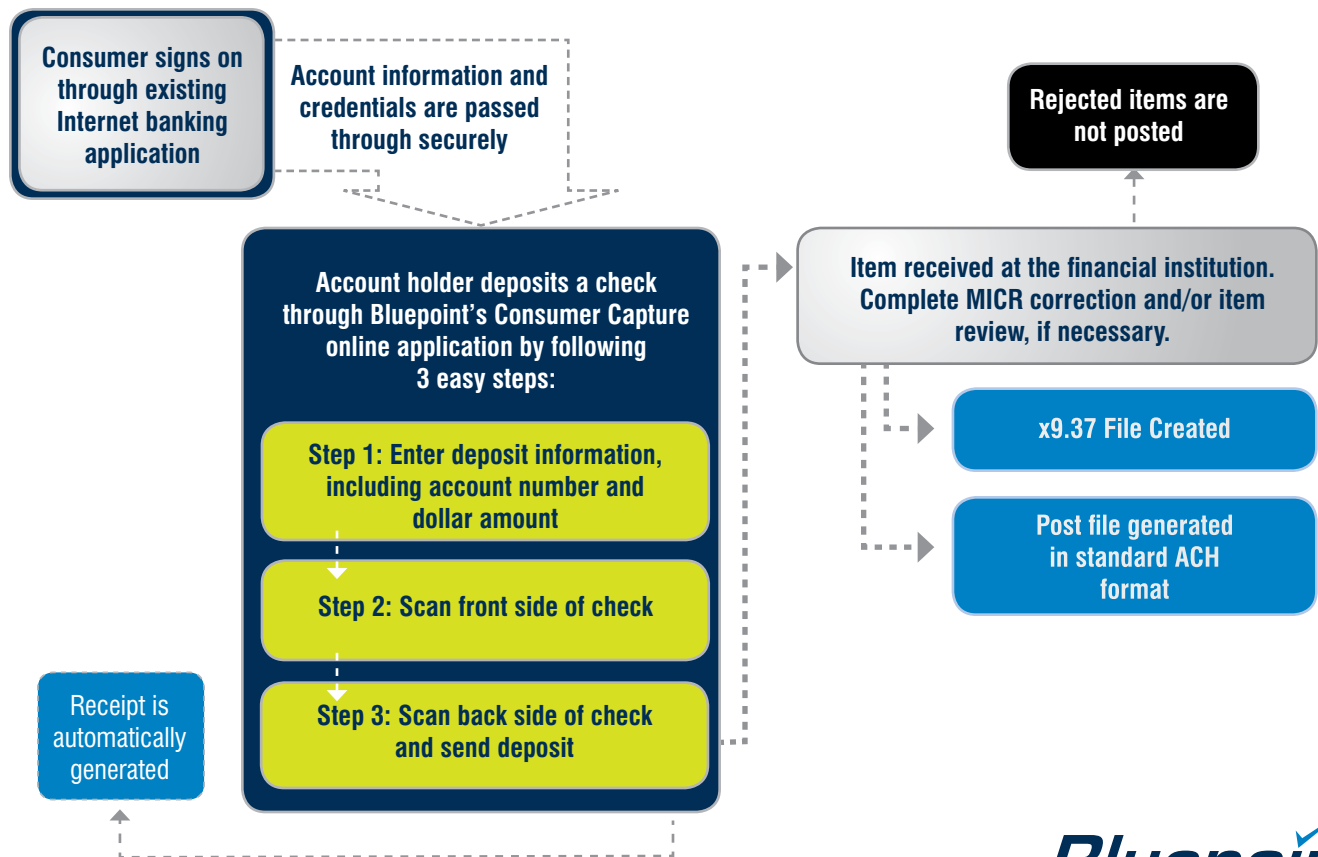
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Features:

- Provides the ability to set per-user limits on deposits (e.g., deposit amount, number of daily items and total dollar amount of daily deposits)
- Provides thorough research capabilities
- Automatically generates a receipt
- Provides step-by-step instructions for consumers
- Utilizes CAR/LAR technology to automatically verify check amounts
- Deploys image quality control methods to reduce errors and mitigate risk
- Provides online deposit history with images
- Automatically detects duplicate check scans
- Generates post files in standard ACH format

how it works

With a personal computer, a secure Internet connection and a flatbed scanner, consumer account holders can easily deposit checks any time of the day or night, from any location on the globe! Clients simply power up, connect, scan and – voilà! – checks are deposited and posted to their accounts.



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