

Q2 Mobile Remote Deposit Capture

The power to deposit anytime, anywhere.



As part of Q2's Mobile Banking Solution, Q2mobile Remote Deposit Capture™ (Q2 mRDC) brings the power and convenience of remote deposit capture to account holders' mobile devices. It allows your account holders to use their mobile device camera to capture their check images and deposit the funds with your financial institution (FI) using Q2mobility Apps for tablet and smartphone. This saves time and provides them faster access to their funds.

By providing your account holders with the technology they expect from your institution, you are recognizing that they live in a mobile world where they want to bank on their terms—anytime, anywhere.

Q2eBanking.com

Features

- Shared login and entitlements with Q2online™
- Check image available via Q2online and Q2mobility Apps (if supported by your core and check image providers)
- Courtesy Amount Recognition (CAR) and Intelligent Character Recognition (ICR) is automatically performed on all captured items to read the check information and MICR (magnetic ink character recognition) line (dependent on capture provider)
- Utilize security measures, such as deposit limits and duplicate detection for proper fraud controls (dependent on capture provider)
- Provide faster returned-check notification
- Allow your FI's funds availability policy to determine whether funds deposited are available same day or on a later date
- Configurable at the group, customer, and user levels in Q2central™

Financial institution benefits

Meet your account holders where they bank – Provide them with more convenience by offering an additional deposit channel, allowing them to bank anytime, anywhere.

Expand your footprint – Living near a branch or ATM to deposit checks is no longer a requirement for account holders, allowing your FI to grow your business beyond the geographic bounds your FI serves.

Increase end user stickiness – If your account holders have everything they need at their fingertips, they have little reason to look elsewhere for financial services.

Offer special pricing and incentives – Separate mobile capture items from other deposit channels for special pricing and incentives (dependent on capture provider).

Account holder benefits

Convenience – Make deposits anytime, anywhere, using the same login as the online banking experience. Plus, it's easy to authenticate on a mobile device, especially with fingerprint authentication.

Easy to use – With Q2mobility Apps, account holders can easily and quickly deposit funds into their accounts.

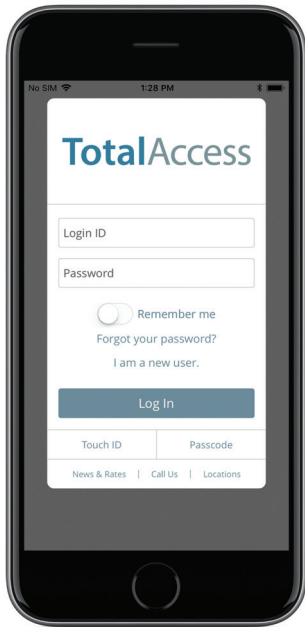
Access – Funds are available faster than if the deposit was mailed.

Save money – Save gas by not having to drive to a branch or ATM to make a deposit.

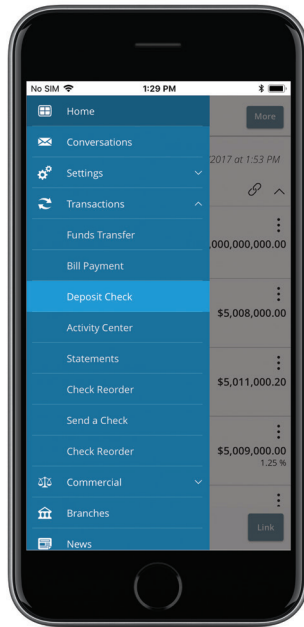
User experience – With native mRDC*, mobile account holders will enjoy a crisper, more responsive user experience.

* See requirements on page 4.

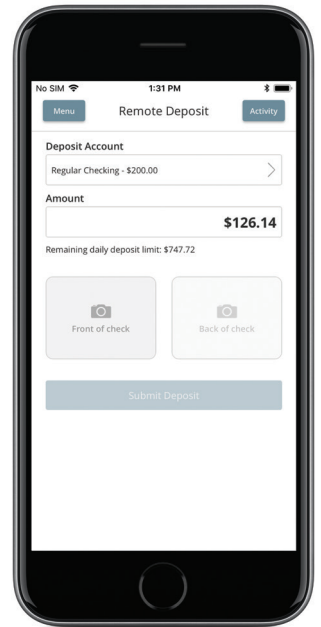
Q2 mRDC workflow



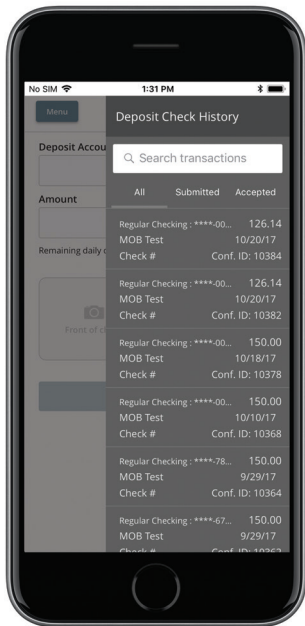
Launch Q2 app



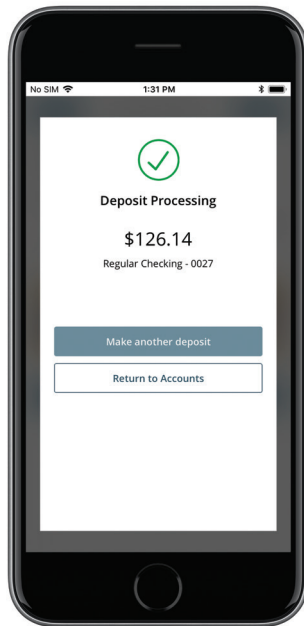
Select deposit check



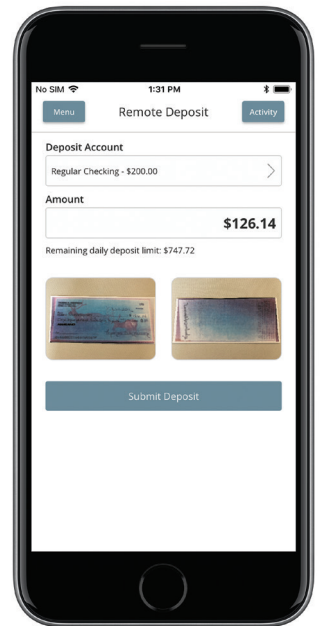
Enter deposit information



View history



Submit deposit



Photograph check

Certified Q2 mRDC providers

Q2 preferred partners

Ensenta – Mobile Remote Deposit Capture

Finastra (formerly known as D+H and previously FundTech)

ProfitStars (owned by Jack Henry & Associates) – Remote Deposit Anywhere

Other certified Q2 mRDC vendors

- Alogent (formerly known as Bluepoint Solutions)
- Digiliti Money (formerly known as Cachet)
- FIS Xpress Deposit
- FIS Commercial Capture Xpress
- Fiserv – Source Capture Solutions
- Vertifi
- VSoft
- Wausau

Requirements

For the FI:

Q2 Online Banking

Q2central 3.0.3 or higher

Q2mobility Apps

For an FI choosing native mRDC:

Container 5.3.0 or higher

Q2online 4.3.0 or higher

Native Menu

Mobile 5.3.0 workflow associated with native mRDC:

If the FI has purchased mRDC, they will get the new workflow and enhanced validation if they are on Online Version 4.3.0 and above.

If the FI is on Online Version 4.1.1+ and has Native Menu enabled, they will see the new workflow, but will NOT display deposit limits to end users, have in-line validation, or show any additional messaging from the vendor on the confirmation screen.

For the account holder:

OS versions and Q2mobility Apps requirements and other information can be found in the Q2 User Requirements Guide or by asking a Q2 representative.

For more information, go to q2ebanking.com or call (512) 275-0072 ext. 2.



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