

- **Item Processing**
- **Lockbox**
- **Merchant Capture**
- **Home Capture**
- **Signature Verification**
- **Positive Pay**
- **Check 21**
- **Image Clearing**

Aperta is the leading provider of Payment Solutions that help banks become more competitive in their market place. As banks look to increase revenue while lowering costs, they are turning to Aperta to provide proven solutions that drive customer profitability. With over 400 customers worldwide, Aperta has the knowledge to help your bank "Bring Banking Home!"

For information on Active Home Deposit™ or any Aperta products, please contact:

US Sales:

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Active Home
Deposit™

Bringing
Banking
Home!



Bringing Banking Home

CONNECTING CUSTOMERS TO YOUR BANK

Active Home Deposit™ brings customers closer to your bank without them ever having to step foot in the door. Imagine your customers making deposits at any time night or day from the comfort of their own home. Active Home Deposit™ allows them to do just that. You have now added the missing link in home banking!

By adding Active Home Deposit™ to your current Internet Banking site you will give your customers the flexibility of truly banking from home. No longer will they have to schedule their banking around the banks hours of operation. They now have the ability to do their banking around their own schedule.



CUSTOM IMPLEMENTATIONS

Aperta will work with your internet bank provider to integrate Active Home Deposit to your current home banking site. We will install and train the bank staff on how to maintain and use the deposit solution. We will also work with any non-Aperta IP solution for import of items into their IP solution.



PHONE & WEB SUPPORT

Aperta will provide the bank with phone and online support from 8am to 5pm in their time zone and after hour support on an as needed basis for a fee. However, you can choose 24/7 support for a slightly higher annual maintenance fee. WEB support utilizes a secure web portal and is provided with standard or extended support.



TOTAL IP SOLUTIONS

Aperta provides a full suite of Item Processing Solutions. All solutions are web based and are installed in banks around the world. All solutions are add on products to the base IP solution and easily transition from one to another. Ask your sale person for more details.

FEATURES

- CAPTURE FROM VIRTUALLY ANY SCANNER
- IMAGE QUALITY TESTING
- OREINTATION MANAGEMENT
- DEPOSIT TO ANY TYPE OF ACCOUNT
- DUPLICATE ITEM DETECTION
- FRAUD DETECTION
- LIMIT NUMBER OF ITEMS FOR DEPOSIT PER DAY, WEEK OR MONTH.
- LIMITS ON DOLLAR AMOUNTS FOR DEPOSIT

flexible solutions for your business needs

At Home Banking

Many banks today are struggling with how to make banking more accessible to customers without the expense of adding branches or extending lobby hours. Active Home Deposit™ allows banks to extend their customer base farther and farther from a branch by limiting the need for customers to visit the bank. Home deposit eliminates geographic boundaries by allowing the bank to come to the customer. Your customers simply sign into the bank's internet banking site and launch the deposit application. Simple instructions walk them thru capturing an item front and back, entering the amounts of the items and submitting the deposit. The deposit is then ready for the back office to import the balanced deposit similar to a batch from a branch and include it into the outbound Image Cash Letter. It's that easy and because of the speed of image clearing today the bank will receive payment on the item prior to posting to the customer's account.

APERTA PROVIDES A TOTAL END TO END SOLUTION.

Design and Market

Because the Active Home Deposit™ is a windows based graphical solution, it is easily integrated into your current Internet Banking solution and branded



to each individual bank's marketing design. This gives the bank complete control of the look, feel and naming of the product making it easy to support and maintain. No other product offers you these benefits.

For your personalized demonstration of Active Home Deposit™ contact your local Aperta sales person. If you are not sure who your local representative is send an email to sales@aperta.com or call Dave Gilbert at 317-858-0133.

www.aperta.com

