

active
payment
solutions

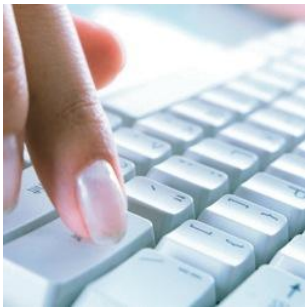
active:check

Modular solution providing total processing for check payments within financial institutions (commercial banks, government banks and credit unions).



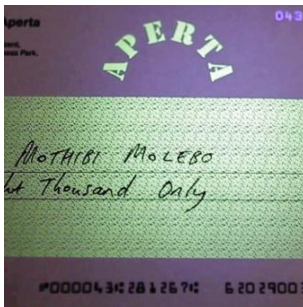
Fraud Prevention

active:check - a tailored solution ranging from a basic check capture system to a fully integrated check processing system. Provides you with a solution from point of capture – whether on a customer's **mobile** or at a **teller** window – through to **image statements** and archive - including the benefits of automated **fraud detection**.



Parameter based solution with easily customized business rules

Fully scalable architecture



Improves customer satisfaction

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active:check modules

active:check – core		active:check – options	
Import	Paper Exchange	Image Cash Letter	Chargeback Review
Supervisor	Data Entry, Corrections & Balance	Image Quality	Exception Review
Reports	On-Line Inquiry	Intelligent Document Recognition	Duplicate Detection
Data Export	Electronic Audit Journal	IRD / CRD Print	Site Designer
Image Exchange	Statistics	List Item Processing	Document Sort

active:capture
Central
Branch
Mobile
Forms
Teller
Merchant
ATM

Fraud Detection	
active:uv	
active:customer information	
active:positivepay	
active:signatures	
Signature, Photo & Fingerprint Capture	
Visual / Automatic Verification	Teller

active:content
Payment Items
Documents
Bulk Output
Inquiry
e-Presentation

active:statements
Delivery
Archive

Capture

Capture deposits anytime, anywhere. Benefits both you and your customers - the customer makes a deposit whenever and wherever they want, you have reduced queues and reduced costs.

Scanner / transport independent and supports most vendors' devices e.g.:

- Burroughs
- Canon
- CTS
- Digital Check
- NCR
- OPEX
- Panini
- Fujitsu
- Twain compliant scanners

Range of Transports

Designed specifically for ease of use and operator efficiency and to work on a range of transports:

- Mobile devices
- Desktop scanners
- Full page scanners
- High speed transports

Central Capture

Centralized scanning of deposits from tellers and branches: checks; deposit slips; cash vouchers; other financial items.

Branch Capture

Distributed scanning of deposits from tellers: checks; deposit slips; cash vouchers; other financial items.

Mobile Capture

Customers can instantly deposit a check into their account or send a remittance by scanning it on their mobile device from any location.

Forms Capture

Centralized or distributed scanning of different formats of items for intelligent document recognition (IDR), keying of data with indexing for storage in active:content:

- Structured and semi-structured forms
- Lists of payments
- Loan agreements
- Insurance documents

Teller Capture

Scan deposits at the teller window while servicing customers. Integrated with your bank's teller system to capture images. Handles mixed transit, on-us and cash deposits / withdrawals from a teller cash recycler (TCR).

Merchant Capture

Web based application to allow corporate customers / large retailers to deposit checks into company accounts.

ATM

Captures and consolidates check, bill and cash deposits. Provides reports to reconcile deposits.

A fully configurable solution to provide an end to end process while allowing integration with your existing processes to increase efficiency and streamline your day to day processing.

Core

Fully featured workflows with automated monitoring and control of your pre-defined business processes to reduce manual efforts, minimize errors and increase productivity:

- Code-line correction
- Data validation
- Check digit verification
- Data exports
- Image cash letters
- Reports
- System alerts - eMail / SMS alerts
- Event / checkpoint notifications

Import

Import data from any active:capture module or from an external source (data and images or validation data) into the core active:check database.

Supervisor

360 degree view and control of the payments process.

Reports

Comprehensive reporting capabilities with a wide range of standard reports that are easily customizable and available in various formats. Inbuilt report generator.

Data Export

Easily customizable - available in all standard formats including XML, CSV, ASCII, binary and / or images.

Image Exchange

Electronic exchange standards include X9 and ISO20022.

Paper Exchange

Encoding and sorting of balanced work for preparation of bundles for physical deposit.

Data Entry, Corrections & Balancing

Fully customizable data entry passes designed to optimize an operator's keying - key any missing or additional fields or correct a field that has been misread, has been incorrectly keyed or is the wrong length.

Balancer functions to inspect / modify items and transactions in order to balance the totals.

On-Line Inquiry

Find any item using ad-hoc search criteria for the business day. Common searches can be stored.

Electronic Audit Journal

Comprehensive audit trail of all tasks / activities performed by operators. Full search and filter options to assist the audit department. Audit can be stored for any length of time.

Statistics

Operator and system statistics are stored and reported to assist with reviewing and managing operational productivity.

Image Cash Letter (ICL)

Generates and validates image cash letters in all major formats: x9.37; X9.100.180; X9.100.187; ISO 20022 with inbuilt Cash Letter Viewer for authorized users to examine the ICL structure and data.

Handles custom versions for many countries e.g. US, India, Ghana, Tanzania, Venezuela.

Image Quality

Performed at the point of capture or alternatively as a centralized process to ensure image quality conforms to usability standards.

Intelligent Document Recognition (IDR)

Full range of options to automate processes and reduce manual effort:

- ICR (Intelligent Character Recognition)
- CAR/LAR (Courtesy Amount / Legal Amount Recognition)
- OMR (Optical Mark Recognition)

Reads data from image with built in logic to interpret results effectively. Integrated into active:check workflow both pre and post balance. Interfaces to 3rd party engines e.g. Parascript, A2iA, Abbyy and to Aperta's own products – Checkbox, Scribble Detect

IRD / CRD Print

Printing of image / check replacement documents when physical items are required.

List Item Processing

Processing of full page work using Intelligent Document Recognition (IDR) to identify and extract data from structured or semi structured pages.

Chargeback Review

Fully integrated into workflow for branch review of rejected items to confirm / add details for creation of personalized chargeback letters, reconciliation reports and update of content management.

Exception Review

Configured review set up to provide browser based workflow for handling of exception items and the subsequent generation of paper or electronic returns.

Duplicate Detection

Detection of items previously processed.

Site Designer

GUI based configuration tool for setting up business rules.

Document Sort

Physical sorting of checks on a multi-pocket transport.

Options

The active:check core solution may be enhanced and extended with a range of optional features to meet the business requirements.

Aperta's fraud detection modules seamlessly integrate with the other active:check modules to detect potential fraudulent checks. The modules can be configured to provide either a distributed or centralized solution and can be scaled to be as automatic or manual as you require.

Fraud Detection



active:uv

Protect the check's vulnerable areas – signature, payee, MICR – by automatically detecting alteration of the UV ink layer. In addition, logo detection is available.

active:signatures

Capture

Captures reference signature card / images of signature snippets and signing rules.

Visual Verification

Check and reference signature image is displayed for visual comparison and accept / reject decision.

Automatic Verification

Automatically compares reference signature images with check images. Technical checks such as date, endorsement presence, payee presence can be automated. Reference signatures are retrieved from the active:signature repository or from your current repository.

Where your repository has not yet been established, historical check images are used as the reference images.

Teller

Displays signature at teller window to allow instant verification when a customer is cashing a check.

active:customer information

Collects information about your customer (Know Your Customer) to provide a comprehensive view of the customer's identity across various complementary solutions.

You can collect information at a customer service desk when customers are opening new accounts.

Options for:

- Photograph
- Signature card capture
- Fingerprint capture
- Account opening document capture

active:positivepay

Works along with active:check to provide immediate warning of suspect checks at point of presentment thus reducing the risk of fraudulent checks being processed.

Customers can log their issued check details via the web either by keying each item or by uploading a file and when the checks are processed they are verified against the issued items. Customers are alerted to any failures and can make final pay/no pay decisions via the web.

Alternatively, you can offer your customers Reverse Positive Pay where they are able to view all their items via the web and make pay / no pay decisions without supplying details of issued checks.

active:content is a comprehensive set of modules providing Content Management capabilities to meet the business needs of a financial institution.

The workflow is streamlined thus reducing the amount of paper and storage costs while improving your productivity and enhancing the service you provide to customers.

Various formats of information can be stored, such as:

- PDF, TIFF, JPEG
- Microsoft Office documents
- Text page
- XML

Content Management

Payment Items & Document Archive

Storage for check, vouchers, reports, documents, forms and other financial document images and data in TIFF or JPEG format.

Bulk Output

Bulk exports of selected items can be performed. For example, items by lockbox over a date range.

Inquiry

Browser inquiry capability for queries about both items and documents with control and authentication of internal and external users. Fully featured search facility, able to generate and store custom searches and allows bookmarks and notes to be added.

e - Presentment

Allows other enterprise applications to connect to, inquire, and extract stored documents. For example, to view checks or statements from your web portal.

Statements

active:statements provides your customer with a record of their financial transactions while simultaneously providing you with a marketing opportunity targeted to suit your customers.

Each solution is tailored to ensure an integrated process for producing and delivering personalized statements to maximize your potential increase in revenue and customer satisfaction.

- Personalize layout
- Promotional messages
- Images
- Graphics

Statement Delivery

Receives and processes statement input files from your core banking system.

Uses statement details to locate the images for checks and create image statements for your customers.

Deliver to your customers as print, email or from your web portal.

Archive

Long term storage of statements in active:content for compliance, research by customer representatives and also lets historical copies be printed at the branch as and when required.

Bigger Picture

active:check provides the core modules for Aperta's item processing solution and is a component of the active payment solutions suite **aps**.

Aperta has been in business since 1992 and has over 400 installations worldwide.

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