



# MobiPAY

Pay bills on mobile

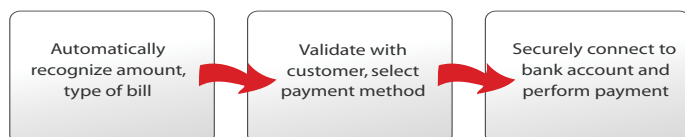


**TIS Mobile:** Bringing You the Next Generation of Remote Deposit Capture

## MobiPAY - easily pay bills with your mobile device

MobiPAY lets banks improve the customer experience by making bill-paying faster & easier

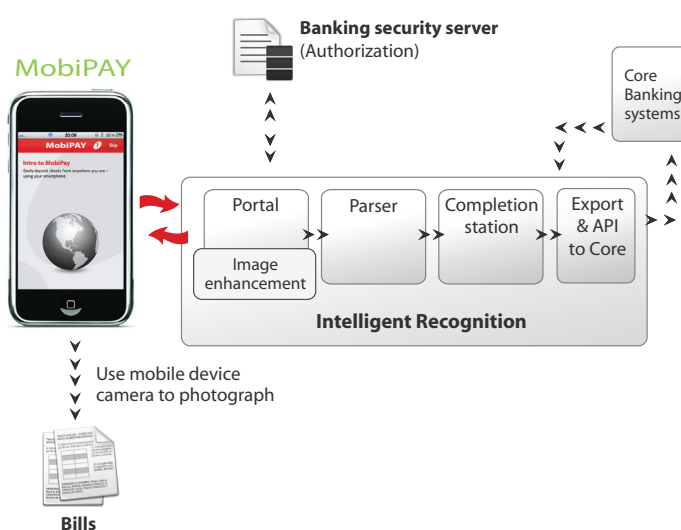
MobiPAY, developed by Top Image Systems, lets bank customers pay bills or submit invoices using only a mobile device. It uses intelligent recognition algorithms to automatically identify and extract the relevant data – the type of bill, the amount that needs to be paid, and the party to receive the payment (i.e. the municipality, the police or the gas and electric company) and then performs the transaction seamlessly.



MobiPAY uses the ability to capture a bill with APMI technology developed by Top Image Systems for quick and efficient capture of any type of bill. MobiPAY includes recognition and validation of the bill on the device itself, and provides secure communication with the MobiPAY server, which provides additional validation and secure integration with the banks' Core Systems.

APMI (Automatic Perfect Mobile Image) "auto-capture" functionality guides the user to hover with the mobile devices above the bill. In the split second that the APMI technology identifies that conditions are sufficient to take the picture (based on lighting, angle, distance, stability and other parameters), it automatically takes the picture. The APMI-based application also helps the user by hinting how the handset should be held (e.g. - closer, turn right, tilt down) in order to improve image quality. Consequently the user avoids time-consuming repetitive image creation, examination, enhancement and rejection. A high-quality image of the bill is captured the first time.

TIS uses additional new technologies to accurately capture bills of various dimensions, such as Letter and other larger sizes.



MobiPAY enables banks to provide their end-customers with the most efficient way to pay their bills, ensuring maximum security along with an excellent user experience.

MobiPAY can be provided as either a standalone application or as a set of libraries that can be integrated into a bank's broader mobile services platform. As MobiPAY is modular, it offers complete flexibility to delivery partners and clients alike.

**Capture the mobile world. TIS**



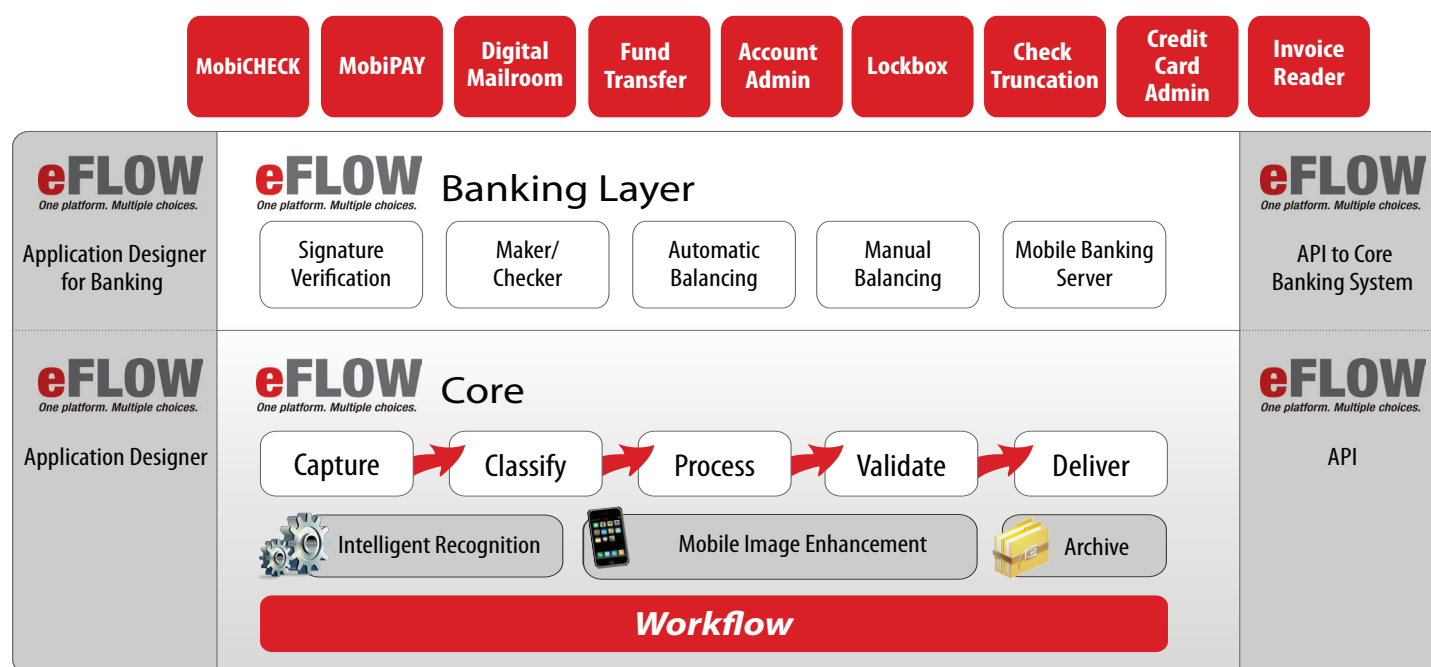
Top Image Systems

## MobiPAY – integrates with the TIS Banking Platform

The MobiPAY application can integrate with the TIS Banking Platform, a best-in-class document and data capture and workflow solution tailored for banks. The banking industry has undergone changes that have forced Core Banking systems to provide a better response to banks' IT needs. These needs are expanding in response to growing competition, regulation and volatile global market conditions. However, the "outer envelope" of the bank is still dependent on forms, paper documents, manual processes and cumbersome procedures that decrease profitability and impair the customer experience. The TIS Banking Platform overcomes the

Bank's "envelope gap" by automating and digitizing document-driven banking processes such as check deposit and truncation, fund transfer, account administration and many others.

By employing MobiPAY together with the TIS Banking Platform, banks can offer their customers the fastest, smoothest, most accurate and reliable bill payment & processing experience possible. Automating both the external and internal steps in the bill or invoice payment workflow, the bank can perform fast, accurate transactions and account reconciliation to ensure optimal customer service.



## About TIS

Top Image Systems (TIS) was founded in 1991 and is a public company traded on NASDAQ and TASE (symbol: TISA). The company operates internationally with branch offices in Germany, the UK, the U.S., Latin America, Singapore, Japan, and with local representatives across Europe and the Pacific Rim.

Our ECM solutions, evolved over 20 years, have been placed in 800 enterprise-level installations in more than 40 countries. They are supported by a closely-integrated network of distributors, system integrators and value added partners. TIS partners are leaders in their field, and include SAP, Oracle, IBM, Accenture, Xerox, CACI, Kodak, Fujitsu, Williams Lea, Bosch BCC, MFM Hofmaier, Scanservice and Braintribe.

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