



MobiCHECK

Remote check deposit



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

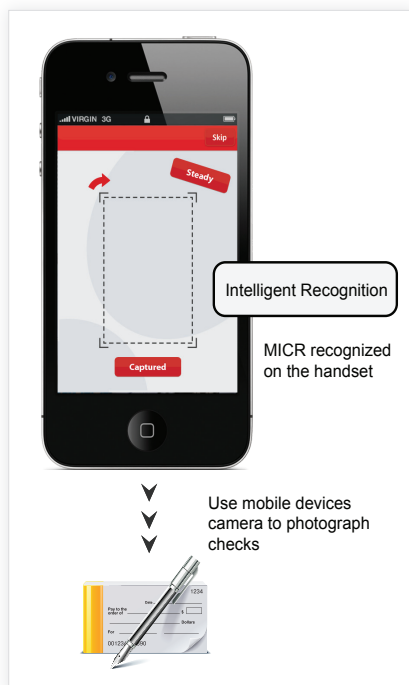
MobiCHECK Easy, Quick Remote Check Deposits - Anytime, Anywhere!

MobiCHECK lets banks offer their customers a uniquely simple yet reliable way to deposit checks – via mobile devices

MobiCHECK, developed by Top Image Systems, lets banks offer customers the optimal user experience - the ability to deposit checks without having to go anywhere – not to the bank, not even to an ATM. With check and mobile devices in hand, they can deposit checks anytime, anywhere. MobiCHECK provides banks with a secure solution that integrates with core systems and deploys innovative capture and recognition algorithms to enable quick and secure deposit of checks via mobile devices.

MobiCHECK was designed to allow banks to provide their customers with excellent user experience and added value without compromising on data quality or security.

The critical aspect of the user experience is the ease of capture; our auto-capture algorithm, based on our patented APMI technology, creates a pleasant, hassle-free application environment for the user. Users will enjoy how quickly and conveniently they can capture and deposit checks via mobile devices - anywhere, anytime.



Using a camera-equipped mobile devices, one simply takes a photograph of the check for deposit – and MobiCHECK does the rest of the work. The system interfaces with the bank's server to authenticate user credentials, processes the image and extracts all required data, and then interfaces again with the bank core system via CHECK21 protocol to accept the check. MobiCHECK sends a confirmation message to the user upon successful deposit, or a notification if there is a problem.

MobiCHECK leverages "APMI" technology developed by TIS to deliver easy-to-use "auto-capture" functionality. APMI (Automatic Perfect Mobile Image) guides the user to hover with the mobile devices above the check; 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 check is captured the first time out.

MobiCHECK 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 MobiCheck is modular, it offers complete flexibility to delivery partners and clients alike.

Capture the mobile world. TIS

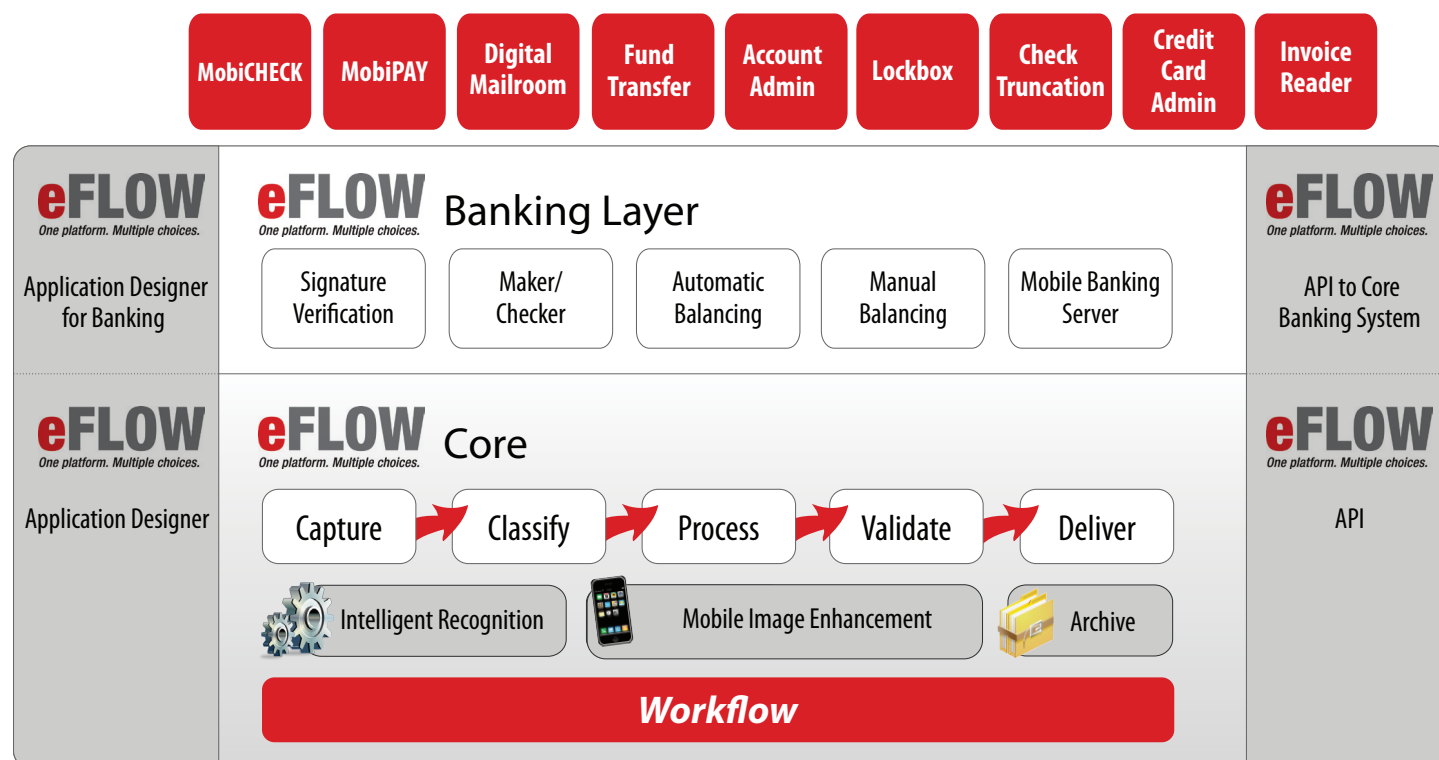


Top Image Systems

MobiCHECK – integrates with the TIS Banking Platform

The MobiCHECK 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 banks' "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 MobiCHECK together with the TIS Banking Platform, banks can offer their customers the fastest, smoothest, most accurate and reliable check processing experience possible. By accelerating both the external and internal steps in the check processing workflow, the bank can speed fund transfers and account reconciliation to ensure its account holders 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.

For more details:

Top Image Systems North American Headquarters
1350 Avenue of the Americas, 2nd Floor
New York, New York 10019 USA
Tel: +1 646 599 9170
Fax: +1 781 245 2999

www.topimagesystems.com