

# DepositWizard Mobile

Mobile Solutions  
For a  
New Economy



## Features

- STATE-OF-THE-ART ENCRYPTION
- FED-APPROVED IMAGE STANDARDS
- MULTI-ACCOUNT CAPABLE
- REVIEW HISTORY

## Benefits

- FAST
- CONVENIENT
- SECURE
- ACCURATE
- CHECK 21 COMPLIANT
- EASY TO DOWNLOAD AND USE

## Making Deposits has never been easier!

CFS Inc. recognizes the growing trend in mobile remote deposit capture (RDC) because it's easy to use, accurate and two-factor secure, allowing consumers and business people to deposit checks using their camera-equipped smartphones. Using their smartphones, in effect, as scanning devices, users can deposit checks from anywhere at any time, allowing quicker payments and/or access to funds. Consumers will initiate a mobile-banking session with their financial institution, then, by following the on-screen directions, snap photos of the fronts and backs of the checks they want to deposit. The software does the rest, delivering enhanced images in the format the financial institutions already use. No trip to a branch or ATM required.

## The Process

Customers with iPhone, BlackBerry, Windows Mobile, or Android devices simply download the application. Then, they log in using two-factor authentication to initiate a secure session, key in the amount of their deposit, and take a picture of the front and back of the check. That's it! Within seconds of uploading the transaction, the user receives a confirmation that

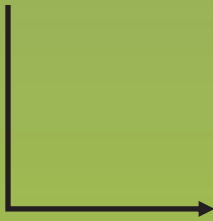
the deposit was received successfully. Mobile banking can not get any easier than this.

## Supports Check 21 Industry Standards for Image Quality

*DepositWizard Mobile* ensures that all photos are picture-perfect. Using patented technology from Mitek Systems, the application automatically corrects many different types of photographic and physical problems, such as photos of checks that may be wrinkled, skewed, distorted, or taken under poor lighting conditions. Plus, it uses powerful specialized OCR software for accurate MICR validation, as well as a custom Mobile IQA library which provides the user with instant feedback on the quality of their photos. Mobile IQA informs the user whether the photograph is acceptable for processing; if it's not, Mobile IQA offers specific hints on what the problems are with the image (e.g. "poor lighting", "too blurry"). *DepositWizard Mobile* conforms to industry-accepted standards for image quality as well as for RDC (Remote Deposit Capture).



Launch Application

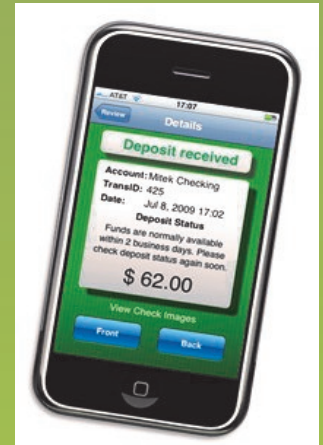
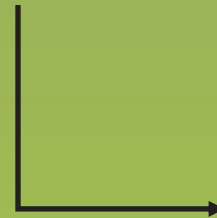


Enter Amount



Receive Confirmation

Take picture of check  
(front and rear)



## Who is CFS Inc?

CFS, Inc. is a software company that specializes in delivering full service check imaging solutions to financial institutions. We have been a chosen and trusted partner to banks and credit unions for many years offering our clients over 100 years of combined experience in the industry. Located in Tallahassee, Florida, we currently have banks in 6 states that rely on the software and excellent support from our company. CFS Inc. provides solutions for financial institutions to include development of products, enhancements, and ongoing maintenance and support from a single company with a proven track record of success. Part of our ongoing success is the ability to partner with major financial software and hardware solution providers and others allowing for smooth integration and ease of use of our products alongside your current technologies. Our software and services can greatly improve the effectiveness of your financial institution, while lowering your operating costs.