

# mobile check capture™

*Offer your customers the freedom to load checks on their own schedules*



*“As the gold standard in Mobile RDC, Mitek partnered early on with Cachet Financial Solutions because they have a broad vision and impressive ability to quickly adapt to the changing needs of their customers and the industry.”*

James DeBello; CEO & CFO, Mitek

Through a custom-branded application on a smartphone or tablet, customers simply snap pictures of their endorsed checks and submit them for processing. *Mobile Check Capture™* makes life easy for your customers with quicker access to funds and the ease of submitting checks on their own schedules.

## Features

We have taken the worry out of executing a state-of-the-art mobile solution for a variety of financial organizations, from check cashing companies to reloadable prepaid card issuers and processors. By simplifying the delivery and implementation of mobile check capture, we have changed your ability to meet the needs of your customers.

- **Fast:** Checks are loaded in just three steps: enter amount, photograph front and back, and submit.
- **Check 21 Compliant:** Submitted images pass only after satisfying rigorous quality standards.
- **Individual:** Application is branded to you, with language specifically tailored to the prepaid market.
- **Convenient:** Load checks anywhere, anytime with an iPhone®, Android®, or BlackBerry® application.
- **Accurate:** Captures and optimizes images and automatically extracts payment data.
- **Flexible:** Application and technology can be integrated into systems you already have in place.

## checkreview™

Until now, financial service providers have not been able to review and validate the digital image of a check in real time, increasing the risk of check fraud.

*CheckReview™*, our patent pending application, provides real time image verification with high resolution images of each check that is submitted for approval, giving you unprecedented access to each digital image before it is loaded. Our proprietary technology helps you better identify check fraud with real time review and control over check approval with features customized to your needs. For example, you may choose to use it for new customers only, or for checks over a certain dollar amount.

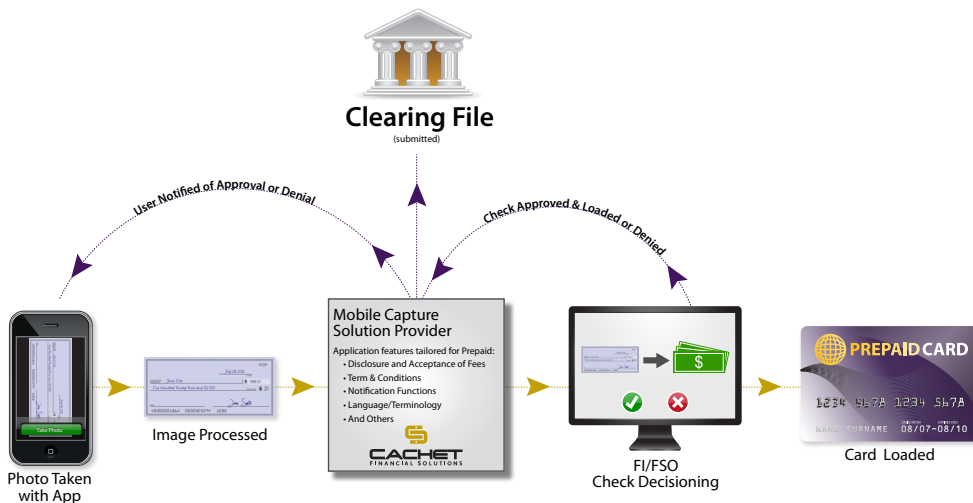
## About cachet

Cachet is a leading provider of Remote Deposit Capture (RDC) solutions, including mobile check capture technology. Cachet offers consumer solutions for a variety of industries, providing financial service organizations and their customers greater freedom and flexibility.

877-318-4449

[www.cachetfinancial.com](http://www.cachetfinancial.com)

# How it works



# security

Cachet is uniquely focused on the end user's experience and security, therefore customer data is a top priority. We provide security features at each level of the check deposit process, on the phone, over the internet, and at our data center.

## At Our Data Center:

- SAS70 Type II compliant
- Access to data center limited to key personnel

## Over the Internet

- Every session is 128-bit SSL encrypted
- Each session requires username, password, and phone-specific identification
- Only data needed to process the check is transmitted
- Accounts are identified by nickname only

## Over the Phone

- User and phone are tied together, access to the system is limited to one user per phone and one phone per user
- Handset ID is verified by server
- Users are locked out of the system after 5 failed log-in attempts

# screenshots



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