Alogent

Unify:
Simplify & Streamline your Deposit Channels

ONE DEPOSITS AUTOMATION PLATFORM.
ALL DEPOSIT CHANNELS.

Speed item processing. Lower costs. Mitigate fraud. Unify is next-gen deposit automation platform built on the latest tech stack. With flexibility and scalability for every institution, Unify offers a single platform and API for all Day 1 and Day 2 workflows. Its transaction level approach eliminates batches and delivers real-time posting capabilities - all while ensuring a streamlined and consistent UX across all full- and self-service deposit channels. Mitigate fraud at the point of capture, and meet goals effortlessly across all business units, the back office, and executive teams.

THE ONLY SOLUTION OF ITS KIND ON THE MARKET

Go-to-market your way: power all deposit channels with Unify, or leverage its unique capabilities by line of business, such as in the branch, at the teller, remotely through mobile channels or at the ATM, within merchant or commercial deposit channels, and more. By treating every document and check the same, Unify blurs the lines between Day 1 and Day 2 processing, ensuring you're prepared for the next phase of transaction processing with a better management of IT resources and a lower cost of ownership.

With its modern architecture and tech stack, banks and credit unions benefit from the need to only maintain one environment, the same code-set, and a single API across the enterprise, making updates, maintenance, testing, and launching new products fast. At the same time, ensure engaging with account holders is simple and intuitive, inclusive of a consistent user experience and fraud mitigation across all points of capture with built-in capabilities and real-time image and data validations.

VERSATILITY & SCALABILITY FOR EVERY INSTITUTION

Unify is built on Alogent's proven innovations that have powered both branch and mobile environments around the world for more than 25 years. Highly scalable to support the needs of the smallest banks and credit unions, as well as the largest Tier 1 banks, Unify flexes to address the unique considerations of international institutions. Configurable and customizable, Unify enables both common and customized business rules so institutions can meet specific requirements.

- Cloud native, thin client, with 1 external API
- Process at the transaction level instead of batches, and speed item processing, benefit from real-time posting, and eliminate file exchanges
- Omni-channel check fraud mitigation, powered by AI, machine learning, real-time imaging and data validations, and more
- Proven to reduce the footprint of software installed by more than 90%
- Ensure a consistent UX across all deposit channels by leveraging the same set of image and data validations in real-time
- Speed testing, implementation, and deployment as a result of its modern architecture

REPORTING & QUICK ACCESS TO DATA

With Unify, all channels access one database and one reporting dashboard, delivering a clear view into every point-of-presentment, along with the statuses of the items downstream in a single view.

Gain additional levels of insight with a seamless integration to AWARE, Alogent's enterprise analytics and reporting platform. Quickly see fraud stats, deposit volumes by channel, user journeys, and more - all in customizable, role-based views and dashboards.