

Unify

Modernizing Teller Operations:
Scalable Branch Automation
for Every Institution



alogent.com

UNIFY: ONE PLATFORM. ALL DEPOSIT CHANNELS.

Unify is Alogent's enterprise deposit automation platform that powers every point of capture—branch, teller, ATM/ITM, mobile, merchant, and more—with a single, modern solution. Built for banks and credit unions of all sizes, Unify delivers a consistent user experience and real-time fraud mitigation across all deposit channels.

With a cloud-native architecture and thin-client design, Unify simplifies IT management and reduces overhead. Institutions benefit from a single codebase and API, enabling faster deployments, streamlined updates, and reduced software footprint. Its transaction-level processing eliminates batch workflows, enabling real-time posting and accelerating item handling.

Unify's centralized database and reporting dashboard provide visibility into every deposit channel, with seamless integration to Alogent's AWARE analytics platform. Gain actionable insights into deposit volumes, fraud trends, and user journeys—all in customizable, role-based views.

Whether you're modernizing teller operations, enabling remote deposit capture, or deploying image-enabled ATMs and ITMs, Unify adapts to your institution's needs. It's scalable, configurable, and proven—trusted by community banks, credit unions, and Tier 1 international institutions alike.

THE UNIFY DIFFERENCE

SINGLE PLATFORM FOR ALL DAY 1 & DAY 2 PROCESSING

One environment, one codebase, one API—streamlining operations across all deposit channels and the back office.

TRANSACTION-LEVEL PROCESSING

Eliminate batch workflows for real-time posting and faster item handling.

BUILT-IN FRAUD MITIGATION

AI-powered, real-time image and data validations at every point of capture.

CLOUD-NATIVE & THIN CLIENT

Reduced software footprint, simplified deployment and maintenance.

CONSISTENT USER EXPERIENCE

Single UX across all deposit channels, enhancing engagement and reducing friction.

ENTERPRISE-WIDE VISIBILITY

Integrated with AWARE for role-based dashboards and deep analytics into topics such as deposit activity and fraud trends.

SCALABLE & CONFIGURABLE

Supports institutions of all sizes with customizable business rules and international flexibility.

MODERNIZING THE TELLER LINE WITH UNIFY

Unify's in-branch automation capabilities are purpose-built to modernize teller operations and elevate the account holder experience. Designed for banks and credit unions of all sizes, Unify transforms traditional branch environments into high-efficiency, customer-centric hubs by integrating advanced capture technologies and real-time processing.

Unify empowers branch staff to work smarter, not harder—reducing operational costs, accelerating transaction times, and driving growth through every customer interaction. It's not just a deposit solution—it's a strategic asset that transforms the teller line into a powerful engine for efficiency and engagement.



IN-BRANCH CAPTURE SOLUTIONS

FRONT COUNTER CAPTURE

Enable real-time check capture directly at the teller line with seamless core integration for immediate transaction posting. This approach enhances service speed and accuracy while reducing manual touch-points.

BACK COUNTER CAPTURE

Ideal for high-volume environments, this batch-based solution supports the capture of multiple transactions in a single session. While it does not integrate directly with the core, it delivers efficient processing and streamlined workflows.

POWERED BY ADVANCED TECHNOLOGY

INTEGRATED IMAGE ANALYSIS

Built-in image quality and image usability analysis (IQA + IUA) ensures captured images meet compliance and processing standards from the moment of presentment.

OPTICAL CHARACTER RECOGNITION (OCR)

Accelerate and improve the accuracy of codeline data extraction with advanced OCR capabilities, reducing errors and manual intervention.

BRANCH CAPTURE KEY FEATURES



BRANCH TRANSFORMATION

Unify redefines in-branch automation by seamlessly connecting the front line to the core, delivering real-time processing, intelligent validation, and streamlined reconciliation. Purpose-built for banks and credit unions, Unify empowers financial institutions to modernize their teller environments, while reducing risk and operational overhead.

FRAUD MITIGATION

- Integrates with leading industry fraud detection services to interrogate checks and reduce exposure.
- Leverages Alogent's AI-powered modules, Alogent Shield and Alogent Shield+*, for advanced, real-time fraud detection at the point of capture.

OPERATIONAL EFFICIENCY

- Built-in business rules engine ensures compliance with image quality and usability standards.
- Browser-based, image-enabled workflows provide secure, anytime-anywhere access aligned with institutional policies.
- Enables real-time detection and decisioning of duplicates and suspicious items, reducing manual intervention and accelerating resolution.

FLEXIBLE INTEGRATION

- Scalable to fit any branch footprint, supporting both phased roll-outs and full-scale deployments.
- Seamlessly connects with Alogent's back-office payment hubs for centralized oversight and monitoring.
- Available in both in-house and hosted environments to meet your institution's operational strategy.

* Alogent Shield+ is powered by Mitek Check Fraud Defender



REAL RESULTS THAT DRIVE EFFICIENCY, ACCURACY, & IMPACT

By implementing Unify's in-branch automation capabilities, financial institutions unlock measurable benefits that directly impact operational performance, accuracy, and customer satisfaction.

COST SAVINGS

Reduce employee overtime and minimize fraud-related losses through real-time processing and integrated fraud mitigation tools.

IMPROVED ACCURACY

Minimize keystroke errors and exception handling with in-line business rule validation and intelligent data look-ups that ensure accuracy at the point of capture.

ENHANCED INSTITUTIONAL EXPERIENCE

Deliver a consistent, streamlined process across all deposit channels—supporting operational requirements, validation standards, and user expectations with intuitive, image-enabled workflows.

EMPOWERING BRANCH OPERATIONS WITH SMART TOOLS & ACTIONABLE INSIGHTS

OPERATIONAL BENEFIT	TOOLS	USER ACTION
<p>RISK MITIGATION</p>	<p>Facilitates seamless integration with web services to perform real-time validation of essential checks—including fraud detection, duplicate identification, and image quality assessment—streamlining operational workflows for faster and more precise decision-making.</p>	<p>Modules empower users to proactively review flagged suspects and intervene earlier in the workflow, enabling swift and decisive action when needed.</p>
<p>PROCESSING EFFICIENCIES</p>	<p>The Unify Portal offers an enhanced interface that centralizes critical processing information, enabling users to monitor and manage operational workflows with greater clarity and control.</p> <p>Portal Dashboard: Provides a comprehensive overview of ingested items and transactions, highlighting pending and completed outputs as well as any remedial actions required.</p> <p>Data Collection: Displays detailed records of transactions ingested via the Unify API or file uploads, ensuring transparency and traceability across data sources.</p> <p>Outputs: Summarizes all configured outputs, with options for manual or automated scheduling. Users can view detailed information about generated files and their status.</p> <p>Alerts: Surfaces system and processing issues, offering actionable insights to guide users in resolving problems promptly and effectively.</p> <p>Reports: Enables research capabilities by allowing users to input codeline data and retrieve associated images and metadata for deeper analysis.</p>	<p>The Unify Portal interface is customized based on user roles and data retention policies, offering a streamlined layout that promotes informed, data-driven decision-making.</p>



OPERATIONAL BENEFIT	TOOLS	USER ACTION
TELLER ONBOARDING AND TRAINING	Knowledge videos and user guides serve as continuous learning tools, offering users ongoing access to training resources that reinforce key concepts and support long-term skill development.	On-demand video content empowers users to learn, review, and engage with training materials at their convenience—removing time constraints and enabling flexible, self-paced learning.
BALANCING AND RECONCILIATION	Reports, data extracts, and interface views deliver both strategic overviews and granular insights into current balancing positions—empowering users to monitor, assess, and manage financial or operational status with clarity and confidence.	Users can access detailed totals by channel—including inputs and outputs—to reconcile transactions across partner clearing accounts and core system postings, enabling precise matching and streamlined financial oversight.

Alogent provides proven, end-to-end check payment processing, and enterprise content, information management, and loan management platforms to financial institutions of all sizes, including credit unions, community banks, and some of the largest national and international institutions. Our unique approach spans the entire transaction ecosystem — capturing and digitizing transaction data, mitigating fraud, and automating entire workflows so that information is available across the enterprise. Alogent’s solution suites leverage the latest in AI, machine learning and predictive analytics, including enterprise-wide data intelligence and reporting solutions that enable financial institutions to deliver products and services that boost engagement through personalization and data-backed decisions.



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