

Unify

Merchant Capture: Efficient,
Reliable, & Accessible Remote
Check Processing for Businesses



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.

STREAMLINING REMOTE DEPOSIT FOR SMARTER, FASTER BUSINESS BANKING

Unify's merchant capture capabilities are robust and scalable, designed specifically for the remote deposit capture needs of business account holders. It empowers users to electronically scan and deposit checks without the need to visit a physical branch, streamlining the deposit workflow and enhancing operational efficiency.

By enabling faster access to funds and improving cash flow, Unify's merchant capture features accelerate turnaround times through secure electronic submissions. The platform supports integration with a wide range of scanner manufacturers, ensuring flexibility and compatibility across diverse hardware environments. Its scalable architecture allows seamless deployment across multiple business locations and accounts, making it an ideal solution for organizations seeking to centralize and modernize their check deposit processes.

KEY FEATURES: FLEXIBILITY, SPEED, & SCALABLE EFFICIENCY FOR BUSINESS DEPOSITS



DEPOSIT CONVENIENCE: ANYTIME, ANYWHERE

- **Remote Check Deposits 24/7**
Deposit checks electronically at your convenience—no need to visit a branch or adhere to banking hours.
- **Centralized Deposits Across Locations**
Consolidate check deposits from multiple business sites into a single financial institution for streamlined processing.
- **Reduced Administrative and Courier Costs**
Eliminate manual handling and transportation expenses with a fully digital deposit workflow.

TECHNOLOGY & INTEGRATION: BUILT FOR FLEXIBILITY AND SPEED

- **Web-Based Desktop Capture**
Access remote deposit functionality directly from your desktop via a secure, browser-based interface.
- **Broad Compatibility**
Works seamlessly with most check scanner manufacturers, operating systems, and browsers—no proprietary limitations.
- **Fast, Minimal Setup**
Rapid deployment with minimal configuration, allowing businesses to get up and running quickly.
- **Single Sign-On (SSO) Authentication**
Simplifies user access and enhances security through seamless SSO integration.





FRAUD MITIGATION: BUILT-IN PROTECTION AT EVERY STEP

- **Real-Time Image and Data Validation**
Instantly verifies check images and associated data to prevent errors and ensure deposit integrity.
- **Integrated Check Fraud Detection**
Detects potential fraud at the point of presentment, helping to stop suspicious activity before it enters your system.
- **Support for Third-Party Tools via Alogent Shield**
Seamlessly integrates with advanced fraud detection platforms for enhanced security and compliance.

SCALABILITY & FLEXIBILITY: DESIGNED TO GROW WITH YOUR BUSINESS

- **Cloud-Native Architecture**
Built on a modern cloud-native framework that enables exponential scalability to meet evolving business needs.
- **Custom Business Rules**
Tailor deposit workflows with institution-, channel-, and company-specific configurations for maximum control and adaptability.
- **Broad Institutional Support**
Trusted by community banks, credit unions, and Tier 1 financial institutions—delivering enterprise-grade performance across the board.





USER EXPERIENCE: INTUITIVE, TRANSPARENT, AND ACTIONABLE

- **Scanner Status Display**
Clearly shows the connection status of the check scanner to ensure readiness before deposit.
- **Real-Time Item Capture with Exception Alerts**
Displays each item as it's scanned and flags any with exceptions for immediate attention.
- **Detailed Exception Insights**
Provides specific reasons for exceptions, enabling quick resolution and minimizing delays.
- **Transaction Balance Visibility**
Indicates whether the transaction is balanced, helping users validate deposit accuracy.
- **Streamlined Submission Workflow**
Allows users to submit the transaction seamlessly once scanning is complete.

SECURITY & COMPLIANCE: ENTERPRISE-GRADE PROTECTION AND CONTROL

- **Advanced Authentication Integration**
Seamlessly integrates with OpenAuth, SAML, and Federated Single Sign-On (SSO) to support secure and flexible identity management.
- **Centralized User Access Control**
Enables streamlined authentication and entitlement management, ensuring users have appropriate access based on roles and policies.



KEY BENEFITS: EMPOWERING SMARTER, SAFER DEPOSITS



Unify Merchant Capture delivers more than just remote deposit capabilities—it transforms how businesses manage their check processing. By combining speed, security, and flexibility, it empowers organizations to operate more efficiently, reduce costs, and gain greater control over their financial workflows.

DEPOSIT ANYTIME, ANYWHERE

Remotely deposit checks 24/7—no need to visit a branch or follow banking hours.

LOWER OPERATIONAL COSTS

Reduce labor and administrative expenses by eliminating manual handling and courier services.

ACCELERATED ACCESS TO FUNDS

Speed up deposit processing for improved cash flow and financial agility.

ROBUST SECURITY FRAMEWORK

Built on advanced security protocols to ensure safe and compliant deposit transmissions.

FRAUD REDUCTION

Inline validation and real-time risk monitoring help detect and prevent fraudulent activity.

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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