

Unify

Transforming Deposits
with a Smarter Approach
to Remote Deposit Capture



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.

SCALABLE, CLOUD-BASED RDC FOR SEAMLESS DEPOSITS

Unify is Alogent's cloud-native platform with features purpose-built for remote deposit capture (RDC), enabling financial institutions to manage check deposits seamlessly across multiple channels—including mobile (retail/consumer), commercial desktop (business/merchant capture), and self-service kiosks like ATMs and ITMs. Designed for scalability and operational efficiency, Unify helps institutions address growing deposit volumes, while minimizing fraud risks and enabling real-time processing.

By streamlining deposit workflows, Unify reduces manual intervention and lowers operating costs, empowering teams to focus on account holder experiences and strategic initiatives. Whether supporting high-volume commercial clients or consumers, Unify delivers a secure, flexible, and future-ready RDC solution.

REAL-WORLD USE CASES: FLEXIBLE SOLUTIONS FOR EVERY CHANNEL



MOBILE RDC (mRDC)

- Enables consumers and businesses to deposit checks via mobile apps anytime, anywhere.
- Reduces branch dependency and enhances convenience for end users.

MERCHANT/CORPORATE CAPTURE

- Supports multi-location, multi-account deposit workflows for businesses and corporates.
- Empowers financial institutions to offer tailored RDC solutions that meet complex business needs.



BACK OFFICE AUTOMATION

- Enforces deposit limits and centralized review processes aligned with institutional risk strategies.
- Streamlines exception handling and reduces manual oversight through automated controls.

STAND OUT WITH UNIFY: RDC BENEFITS THAT DRIVE RESULTS



MULTI-CHANNEL DEPOSIT CAPTURE

- Supports deposits via mobile (retail/consumer), ATM/ITM, and commercial/merchant desktop channels.
- Delivers a consistent and intuitive user experience across all deposit touchpoints.
- Enables real-time deposit processing and on-us item posting for immediate account updates.

CLOUD-NATIVE ARCHITECTURE

- Offers flexible deployment options: hosted in the cloud or on-premises.
- Scales effortlessly to support financial institutions of all sizes.
- Reduces reliance on physical infrastructure, lowering hardware and software costs.

REAL-TIME PROCESSING & POSTING

- Deposits are transmitted and posted instantly, updating account balances in real-time.
- Enhances operational efficiency and account holder satisfaction with immediate availability of funds.

CENTRALIZED MANAGEMENT

- Unifies all deposit channels under a single platform and API.
- Provides a centralized database and operational dashboard for streamlined oversight.
- Eliminates data silos and reduces manual decision-making.

FRAUD MITIGATION

- Includes integrated risk management tools to detect and prevent fraud.
- Performs real-time image and data validation before posting.
- Compatible with third-party fraud detection systems for layered protection.

CUSTOM BUSINESS RULES

- Enforces deposit limits based on institutional policies.
- Supports configurable workflows tailored to each institution's operational needs.

KEY BENEFITS THAT DRIVE EFFICIENCY, SECURITY, & SCALABLE GROWTH



Unify delivers measurable value across operational, financial, and strategic dimensions, helping financial institutions modernize deposit handling, while improving performance and reducing risk.

EFFICIENCY GAINS

- Streamlined deposit workflows reduce manual tasks and free up staff time.
- Minimizes in-branch traffic by enabling remote deposit options for consumers and businesses.

COST REDUCTION

- Cloud deployments and a unified technology stack lower an institution's total cost of ownership.
- Reduces expenses tied to hardware, software maintenance, and infrastructure overhead.

SCALABILITY

- Support for institutions of all sizes—from community banks and credit unions to Tier 1 organizations.
- Easily adapts to fluctuating deposit volumes and evolving channel requirements.

SECURITY

- Offers robust authentication and data protection via mTLS, OpenAuth, SAML, and Federated SSO.
- Ensures secure transmission and access control across all deposit channels.

TOOLS THAT DRIVE RESULTS: UNIFY'S OPERATIONAL ADVANTAGE

OPERATIONAL BENEFIT	TOOLS	USER ACTION
<p>PROVISIONING & SYSTEM MANAGEMENT</p>	<p>Unify's provisioning gives administrators full control to configure and manage system settings—such as users, accounts, locations, and more—tailored to their institution's specific needs. This self-service capability reduces reliance on external teams, streamlining operations and boosting overall efficiency.</p> <p>With flexible access and centralized control, Unify simplifies user and system management, enabling financial institutions to scale and adapt quickly without added complexity.</p>	<p>Built on a hierarchical, role-based access model, Unify's provisioning ensures secure and appropriate permissions across the organization. Administrators can manage access through a dedicated user interface or directly within the Remote Deposit application, giving them full control over user roles and system settings.</p> <p>This structure supports granular access management, aligning permissions with institutional policies and operational needs—while maintaining flexibility and ease of use.</p>
<p>BUSINESS RULES: AUTOMATED WORKFLOWS & REAL-TIME VALIDATION</p>	<p>Unify empowers financial institutions to automate deposit handling with intelligent workflows and seamless validation tools, enhancing both efficiency and accuracy.</p> <p>Intelligent Workflow Automation</p> <ul style="list-style-type: none"> • Enables administrators to define sort patterns that guide how items are processed once captured. • Rules dynamically update item statuses—such as accepted, rejected, or flagged for review—based on the institution's specific requirements. <p>Real-Time Validation & Integration</p> <ul style="list-style-type: none"> • Seamlessly integrates with web services to validate critical check attributes in real time. • Supports fraud detection, duplicate detection, and image quality assessment to ensure faster, more accurate decision-making within operational workflows. 	<p>Unify offers highly configurable settings designed to simplify user interaction while promoting best practices across all deposit channels. Default configurations are intelligently aligned with industry standards, allowing institutions to get up and running quickly—without the burden of complex setup.</p> <p>At the same time, administrators retain full control to customize these settings to meet specific operational needs. This flexibility ensures the platform aligns with unique workflows, compliance requirements, and institutional policies, delivering both speed and precision from day one.</p>

OPERATIONAL BENEFIT	TOOLS	USER ACTION
<p>RULES-BASED DECISIONING AT ITEM CAPTURE</p>	<p>Unify enables intelligent, automated decision-making by applying configurable business rules directly at the point of item capture. Administrators can define controls such as deposit limits, exception handling, and special instructions to ensure each item follows a pre-defined workflow aligned with institutional policies.</p> <p>These rules streamline operations by dynamically updating item statuses—such as accepted, rejected, or flagged for review—based on the financial institution’s specific requirements, promoting consistency, compliance, and operational efficiency.</p>	<p>Unify offers modules that allow users to review suspect items earlier in the deposit workflow. These tools empower reviewers to take immediate action—such as flagging, rejecting, or escalating items—before they progress further in the system.</p> <p>By enabling earlier intervention, institutions can reduce operational overhead, improve accuracy, and lower overall processing costs through faster resolution and fewer downstream exceptions.</p>
<p>SEAMLESS CORE INTEGRATION & REAL-TIME POSTING</p>	<p>Unify integrates directly with core banking systems to enable real-time deposit posting in alignment with institutional hold policies and business rules. This ensures deposits are processed and reflected accurately and immediately.</p> <p>Additionally, Unify supports on-us debits, allowing both credit and debit transactions to be instantly reflected in account balances—enhancing transparency, customer satisfaction, and operational efficiency.</p>	<p>Unify includes a dashboard widget that displays summary totals based on posting activities, giving administrators a clear, real-time view of deposit performance and system status.</p> <p>Integrated system alerts provide detailed issue notifications along with recommended remedial actions, enabling faster resolution and minimizing disruption to daily operations.</p>
<p>REPORTING & BALANCING VISIBILITY</p>	<p>Unify provides robust reporting tools, data extracts, and user interface views that deliver both high-level snapshots and detailed insights into your current balancing position. These capabilities empower users to monitor, analyze, and manage financial and operational status with clarity and precision—supporting informed decision-making and proactive issue resolution.</p>	<p>Unify provides users with detailed visibility into deposit totals by channel, including both inputs and outputs. This enables accurate reconciliation across partner clearing accounts and core system postings.</p> <p>By aligning deposit activity with financial records in real time, institutions can ensure precise matching and streamline financial tracking—reducing errors and improving operational oversight.</p>

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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