

Unify

Modernizing Deposits Across Every
Channel with One Platform, Real-
Time Intelligence, and Seamless
Omni-Channel Simplicity



alogent.com

UNIFY: ONE PLATFORM. ALL DEPOSIT CHANNELS.

Unify is Alogent's enterprise deposit automation platform, designed to power every point of capture—branch, teller, ATM/ITM, mobile, merchant, and more—through a single, modern solution. Built for financial institutions of all sizes, it delivers a consistent user experience and real-time fraud mitigation across all deposit channels.

With a single API and unified codebase, Unify supports all Day 1 and Day 2 processing, including teller capture fully integrated with core banking systems. This consolidated approach reduces operating costs and eliminates the need for siloed teams segmented by line of business.

Its cloud-native architecture and thin-client design simplify IT management, reduce overhead, and enable secure, scalable access with minimal software installation. Institutions benefit from faster deployments, streamlined updates, and long-term adaptability.

Unify's transaction-level processing replaces outdated batch workflows, enabling real-time posting and accelerating item handling. It eliminates delays caused by thresholds in Blocks and Jobs, ensuring faster, more efficient operations.

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

By eliminating per-user license fees, Unify supports cost-effective back-office operations, making it a scalable and budget-friendly solution for institutions modernizing fraud prevention and item processing.

Trusted by community banks, credit unions, and Tier 1 global institutions, Unify is built to adapt to evolving market demands and institutional needs.

- ✓ **Unified Platform** with a single API supporting all deposit channels
- ✓ **Operational Efficiency** through streamlined, end-to-end processing
- ✓ **Modern Architecture** featuring cloud-native infrastructure and thin-client design
- ✓ **Accelerated Processing** with real-time, transaction-level capabilities
- ✓ **Cost-Effective Back Office** enabled by simplified workflows and reduced overhead
- ✓ **Automated Workflows** that minimize exceptions and enhance fraud mitigation
- ✓ **Scalable by Design** with automatic scaling to support institutional growth and evolving market demands

KEY DIFFERENTIATORS

SINGLE PLATFORM FOR ALL DAY 1 & DAY 2 PROCESSING

Treats every document and check the same regardless of the capture point, eliminating data silos and manual decisioning by operating within a single environment, codebase, and API—streamlining operations across all deposit channels and the back office.

TRANSACTION-LEVEL PROCESSING

Eliminates batch workflows for real-time posting and faster item handling, avoiding delays caused by batch-level dependencies.

OMNI-CHANNEL EXPERIENCE

Delivers a seamless banking experience for account holders across all deposit channels, including real-time posting for faster access to funds.

CLOUD-NATIVE & THIN CLIENT ARCHITECTURE

Scales to support institutions of any size, the platform works seamlessly across devices, browsers, and operating systems helping to reduce IT overhead and lower the total cost of ownership.

CONSISTENT USER EXPERIENCE

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

CENTRALIZED REPORTING & DASHBOARDS

Real-time data and image validation. Integrated with AWARE for centralized role-based dashboards and deep analytics for consistent decisioning and analytics.

SCALABLE & CONFIGURABLE

Workflows and business rules are tailored to the acquisition channel and the institution's needs. The system supports community banks, credit unions, and Tier 1 global institutions.

BUILT-IN FRAUD MITIGATION

Combines native features with third-party fraud detection, including AI-powered, real-time image and data validations at every point of capture.

AUTHENTICATION PROTOCOLS

Supports OpenAuth, SAML, and Federated SSO, and integrates with identity providers to ensure secure access.

STRATEGIC BENEFITS FOR SMARTER, FASTER, & MORE FLEXIBLE BANKING



EFFICIENCY GAINS

- Streamlined workflows eliminate paper handling through advanced imaging and validation capabilities.
- Accelerated item processing and decisioning improves operational speed.

COST REDUCTION

- Reduced operational and training expenses.
- Optimized workflows minimize employee overtime and help financial institutions consistently meet deadlines.



FLEXIBILITY

- Seamless integration with core banking and third-party systems.
- Adaptable to evolving market conditions and institutional requirements.

INTEGRATED ADVANCED FRAUD MITIGATION



- **AI-Powered Image Analysis:** Multi-point evaluation of image usability and quality
- **Comprehensive Check Validation:** Detects forgery, kiting, duplicate checks, valid endorsements, check washing, stale/post-dated items, and missing signatures
- **Dark Web Intelligence:** Monitors compromised account data and emerging threats
- **Collaborative Defense:** Cloud-hosted fraud consortium enhances detection accuracy across institutions
- **Real-Time Decisioning:** Validates image and data instantly to streamline fraud checks and reduce manual review

Seamlessly embedded within Unify, Alogent Shield and Shield+ provide advanced fraud prevention through real-time transaction monitoring and immediate alerts for suspicious activity. Ensuring omni-channel coverage across all deposit channels—branch and teller, remote, merchant capture, ATMs/ITMs, self-service kiosks, and back-office workflows—capabilities extend across all Day 1 and Day 2 processing.

Powered by AI and computer vision, the solution analyzes 24 document attributes to enhance anomaly detection and reduce false positives. It detects a wide range of fraud types, including altered checks, check washing, counterfeit official checks, account takeover, paycheck and lottery scams, check kiting, and paperhanging.

Real-time validation of images and data also streamlines decision-making and reduces manual review. Account holder scoring builds detailed profiles using deposit behavior, banking history, and compliance watchlists such as OFAC, enabling more precise fraud detection. Auto-decisioning ensures consistent fraud review across full-service and self-service channels, enhancing operational efficiency and reducing risk.

Dark web intelligence adds another layer of protection by identifying compromised data and alerting institutions to emerging threats. A cloud-hosted consortium enables secure data sharing across institutions, improving detection accuracy, and strengthening collective defenses.

* Alogent Shield+ is powered by Mitek Check Fraud Defender



WORKFLOW AUTOMATION

Unify is a web-based, container-hosted platform that automates item processing across all deposit channels—including branch and teller, ATM/ITM, mobile, and other self-service channels—as well as in-clearing and out-clearing. Its core strength lies in consolidating these diverse workflows into a single, consistent, and seamless user experience.

For in-clearing, Unify ingests incoming X9 cash letters—whether FED or depository format—into a centralized database. Out-clearing is equally efficient, generating outgoing X9 files from the same source to streamline transit item transfers to the Federal Reserve or third-party exchange partners.

Unify enhances automation with real-time monitoring, incident alerts, and guided resolution workflows. Authorized users can schedule the generation of cash letters and depository outputs, reducing manual effort and improving operational control.

Built on a modern, cloud-native architecture with a thin-client design, Unify supports multi-tenancy and internationalization. This enables multiple institutions to operate within a shared environment while maintaining strict data separation. Its scalable infrastructure empowers financial institutions to automate complex workflows, minimize manual intervention, and adapt seamlessly to global processing requirements.

- **Unified Workflow Enforcement** across all deposit channels
- **Single Database Architecture** supporting Day 1 and Day 2 processing
- **Real-Time Monitoring and Control** for enhanced operational oversight
- **Multi-Tenant and Global-Ready Design** for scalable, international deployment
- **Accelerated, Intelligent Processing** that improves financial and operational execution
- **Thin-Client Unify Portal**, fully browser-agnostic for simplified access and management

BUILT-IN IMAGE ARCHIVE: TURNING DATA INTO ACTIONABLE INTELLIGENCE



Alogent AWARE is a powerful analytics and reporting platform that aggregates, interprets, and visualizes enterprise-wide data across all acquisition channels. By eliminating data silos, it empowers financial institutions to take full ownership of their data and transform it into actionable insights.

Seamlessly integrated with Unify, AWARE delivers a centralized dashboard that reveals account holder behavior, institutional trends, and cross-channel performance. Its scalable and configurable tools support banks and credit unions of all sizes, enabling faster decision-making and deeper engagement.

With a holistic view of operations, AWARE helps institutions personalize services, identify gaps, and strengthen customer loyalty—driving smarter strategies and more informed business outcomes.

- **Enterprise-Wide Data Aggregation & Visualization:** Consolidates data across all acquisition channels for a unified view
- **Role-Based Dashboards:** Deep search capabilities across archived check images tailored to user roles
- **Advanced APIs:** Enables seamless data retrieval and integration with external transaction streams
- **Flexible Visualization Tools:** Supports charts, graphs, maps, and other popular data visualization formats

MODERN. SECURE. SCALABLE.
TRUSTED BY FINANCIAL INSTITUTIONS TO
DRIVE INNOVATION WITHOUT COMPROMISE.

Unify's award-winning capabilities set the standard for modern banking technology. Designed to deliver real-time processing, advanced fraud prevention, and seamless integration, the platform empowers financial institutions to achieve greater efficiency and scalability. As the industry moves toward automation and digital-first experiences, Unify provides the secure, cloud-native foundation needed to stay ahead of evolving customer expectations and regulatory demands.

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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