



**Credit Union  
of New Jersey**

## Factsheet – Fusion NetCapture Suite

# Remote deposit capture solutions—one Solution supports all your capture needs

Fusion NetCapture Suite streamlines deposit collection and processing for financial institutions and corporations with a centralized, fully flexible RDC platform that supports every capture experience a financial institution needs.

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### **Streamline deposit collection and processing with a centralized RDC platform**

Fusion NetCapture Suite streamlines deposit collection and processing for financial institutions and corporations with a centralized, fully flexible RDC platform that supports every capture experience a financial institution needs, from mobile check capture to high-volume check processing. With billions of transactions processed, an established and secure SaaS delivery and a mature RDC platform, Finastra is the expert in RDC.

### **Solutions**

- Mobile RDC—Users submit check deposits by simply taking a photo of the check without the need to take a trip to the bank or credit union.
- Commercial RDC—Capture experiences tailored for small businesses, multiple location setups, and high-volume deposit capture needs.

### **Flexible deposit review capabilities and management**

Fusion NetCapture Suite is a highly flexible, modular solution that allows the financial institution to easily monitor and manage all incoming deposits for risk management, deposit review and status reporting, while simultaneously supporting the capture requirements of mobile, consumer and commercial accountholders—all with one system.

- Select just the capture modules needed and modify as needs change over time.
- Configure business rules at a granular level to match each depositor's risk profile, ensuring operational efficiency.
- Reduce auditing risk with our centralized platform and flexible reporting—everything you need is provided on a single platform.
- Prevent fraud by monitoring account holders individually or system-wide.

# Our flexible applications comply with FFIEC guidelines and meet the security standards and regulatory requirements related to RDC

## Features and benefits

- **Centralized, flexible system** – Supports all your capture needs with a single system
- **Expand and retain customers or members** – Support additional, convenient deposit methods
- **Easy to use** – Intuitive interface, clean and simple layout
- **Risk mitigation** – Flexible tools for fraud monitoring, deposit review and management
- **FFIEC compliance** – Flexible applications comply with guidelines and meet security standards and regulatory requirements
- **Fraud prevention** – Monitor accountholders individually or system-wide
- **Reporting** – Flexible reporting capabilities
- **SaaS** – Hosted within our secure, SSAE 16 standard data centers

## Security, risk and compliance

Our flexible applications comply with FFIEC guidelines and meet the security standards and regulatory requirements related to RDC.

- **Data encryption** – All sensitive user information is encrypted, limiting exposure of personal accountholder data.
- **Separation of duties** – Administrative duties can be segregated to ensure clear lines of responsibility including deposit scanning, submission and review duties.
- **Deposit fraud & detection** – Configurable business rules enable the financial institution to develop custom risk profiles to match their unique risk tolerance, including detection of high-risk transactions.
- **Flexible reporting** – A wide variety of reporting in the categories of deposit activity and research, usage, trending, velocity, and audit and security.

- **Multifactor authentication** – Supports the use of a secure virtual token and the use of multiple challenge questions as an extra layer of security.
- **System limits** – Set flexible systematic limits to RDC usage to further mitigate risk such as velocity or deposit amount limitations.

## SaaS model—secure deployment and delivery

With our secure hosting service, our team of experts can manage all aspects of the remote deposit capture solution for you.

Finastra provides secure hosted deployment and delivery with:

- Full redundancy
- Physical and logical security features
- System monitoring and backup
- Disaster recovery and business continuity contingencies
- Annual SSAE 16 audits

## Minimum requirements

- Intel or AMD > 1 GHz CPU (Dual and Quad core processors supported)
- 1 GB RAM
- 4 GB RAM recommended
- Monitor with 1024 x 768 resolution
- 20 GB HDD, with at least 500 MB of free disk space

## Operating system

### One of the following:

- Microsoft Windows 7 Professional or Ultimate
- Microsoft Windows 8.1
- Microsoft Windows 10
- macOS High Sierra (10.13)
- macOS Mojave (10.14)

All 32-bit version operating systems are supported while most 64-bit versions are supported, depending on the scanner.

## Software

- Internet Explorer 11, 32- and 64-bit versions only (for Windows only); see Internet Explorer Security Settings for security recommendations.
- Mozilla Firefox, 32- and 64-bit (EPSON scanners are not supported with Mozilla Firefox)
- Google Chrome
- Safari (for Mac only)
- Microsoft Edge on Chromium

## Network connectivity

- DSL/Broadband 256 kbps or greater
- If a firewall is being used, the appropriate TCP/IP ports must be open. Contact your Service Representative or network administrator for this information.



Contact us

## About Finastra

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top100 banks. Our open architecture approach brings together a number of partners and innovators.

Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at [finastra.com](https://finastra.com)

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GL 3436B / 1120

## Corporate Headquarters

4 Kingdom Street  
Paddington  
London W2 6BD  
United Kingdom  
T: +44 20 3320 5000



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