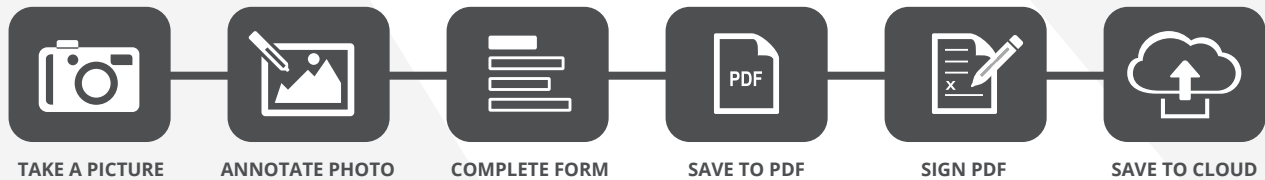


Leveraging Technology to Increase Productivity and Accelerate Workflows— While Keeping Sensitive Content Safe and in Compliance

Empowering your staff with mobile capabilities generates benefits for your financial institution and your clients. As photos, images, documents and video/audio are securely captured, stored and uploaded to the home office—from the point of customer interaction—more work gets done more quickly. Your staff functions more efficiently, and customers transact business with you more expediently.

Consider the case of a business client applying for a line of credit which requires the use of their factory equipment as collateral. As part of the loan application process, the loan officer would visit the business, snap photos of the equipment and annotate the photos with notes such as the equipment’s condition. The customer could then attest to the state of the equipment being used for the loan, completing the loan application form right on the spot.

All this takes place on the smartphone or tablet used by the loan officer—who then bundles all the files together in a PDF and uploads the document back to the home office. The bank staff can immediately begin the loan review process without having to wait for the loan officer to return to the office. No more delays waiting for photos and documents to be received by the loan processing team.



Giving your bank staff this type of mobile capability plays a key role in accelerating many workflows that otherwise require handling hard copy documents or adding extra, unnecessary steps during the loan application process that could delay the loan from going through. With the advanced mobile capabilities provided by CAPTOR™ from Inkscreen, everything happens quickly—right at the point of servicing the client—from the loan officer’s office at the bank, in the client’s home, at their business, or any place else clients prefer to do their banking:

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|---|---|---|
| <ul style="list-style-type: none"> ■ Loan Applications ■ Advertising/Promotion Photos ■ Whiteboard Note Scanning | <ul style="list-style-type: none"> ■ Credit Card Applications ■ Business Leasing/Financing ■ Embedding Photos into Files | <ul style="list-style-type: none"> ■ Property/Home/Vehicle Photos ■ Collateral Photos ■ Compliance Documentation |
|---|---|---|

The key to achieving advanced mobility capabilities is to do so securely and in compliance with all financial regulations. For example, the Consumer Financial Protection Bureau (CFPB), FTC, or FDIC may require an institution to retain photos of past marketing campaigns to ensure compliance with Truth in Advertising, Unfair or Deceptive Acts or Practices (UDAP) or Unfair, Deceptive or Abusive Acts or Practices (UDAAP) regulations. CAPTOR achieves this by enabling the secure capture and management of sensitive business-related content—scanned documents and photos, and video/audio recordings.

All this can happen on corporate-owned devices as well as in bring-your-own-device (BYOD) environments. CAPTOR isolates business and personal files and makes it possible to wipe just the business files when an employee leaves the company.

CAPTOR also leverages customized bank policies, metadata and watermarking to identify, track and manage captured content. In addition to enhancing document searches, these attributes allow banks to identify if and how any documents have been modified.