

# Benefits

## About DPosit.It-HOME

Day or night, DPosit.It-HOME enables members to make deposits to their household accounts from the convenience of their personal computers. The member logs on securely to the credit union's website, scans the front and back of checks for deposit, and submits the images electronically. Back at the credit union, a fully automated workflow validates and processes deposits. Home-based entrepreneurs with low-volume business are also prime candidates for this product (DPosit.It-MERCHANT offers a solution designed for businesses of all sizes).

## Evaluating Programs

As technology brings convenience to members, it also streamlines credit union processes. A few key factors may distinguish an efficient, easy-to manage remote image capture program from others. Ask:

- What kind of hardware is required? Does our credit union need to purchase special software?
- If the image quality is inadequate, does the system automatically repair it for processing?
- What measures are in place to prevent fraud? Can my credit union set rules and limits?

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## Advantages of Alloya's Program

The Alloya difference can be illustrated by the following DPosit.It benefits.

### ▲ Grow Business

- ✓ Penetrate new market segments, including young people and owners of small home businesses
- ✓ Attract members beyond the typical geographic reach

### ▲ Enhance the Credit Union's Reputation

- ✓ Demonstrate a tangible commitment to technology
- ✓ Reinforce that delivering ease and convenience is paramount to the member's experience
- ✓ Extend same-day deposit hours
- ✓ Accelerate funds availability, important to households and home business owners when cash flow is tight

### ▲ Save Money

- ✓ Reduce per-transaction costs
- ✓ Leverage the credit union's existing image technology investment

### ▲ Save Time

- ✓ Enhance deposit accuracy
- ✓ Streamline deposit processes

### ▲ Peace of Mind

- ✓ Advanced image recognition reduces data entry errors
- ✓ Duplicate item detection ensures items are deposited once
- ✓ Rules can be established by the credit union to guide validation

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## Learn More

Contact your Senior Business Consultant for more details and an overview of the set-up process. If you are not currently a member, please email [solutions@alloyacorp.org](mailto:solutions@alloyacorp.org) to be connected with a team member.