



## Compliance and InfoSecurity – Applying the Right Resources

Staying on top of today's many different payment processing options including Check 21, mobile banking, remote deposit etc, is proving challenging for many banks. At Millennial Vision (MVi), we help banks sort through these options and implement secure and compliant solutions. For example, we provide a secure Branch and Teller Capture Solutions as well as our Hotkey program that can identify at the time of transaction, who the customer is by comparing photo ID lookups as well as signature cards using the customer's account information.

With identity theft still running rampant across the US, verifying IDs as part of the Check 21 process can significantly help reduce fraud at the teller line. Verification also empowers tellers to know the people they are working with more closely thus providing a trusted customer experience. It comes back to the old saying: "trust but verify."

Checks remain a favorite target of scammers so it remains up to banks to install strong controls around check handling. We help our bank clients via our robust Check 21 programs that include the following benefits:

- Storing all receipt and check information in the local imaging repository.
- Making transactions immediately accessible through MVI's e-View home banking interface.
- Providing electronic communication to the customers that their recent transaction has been recorded
- Providing secure, archival records of each transaction.

Our Laserfiche ECM repository also makes it possible to archive and research this information should it be needed in the future. Future enhancements include tying into a national database to verify account and routing numbers and insuring funds availability prior to the deposit of the check item.

MVI's complete Check 21 suite includes the following modules:

- Check 21 Forward. The ability to send ICL clearing files to the Clearinghouse of choice.
- Check 21 Receive. Provides the capability receive and store all cleared checks information as provided back from the Federal Reserve
- Check 21 Return. Provides the bank with the ability to return items direct to the FED or clearing house of choice.
- IRD Reprint. Allows for the creation of Image Replacement Documents (IRD's)
- Check 21 Mobile Capture. Provides customers with an integrated mobile check capture solution and allows them to take a picture with their smart phone and process it via the C21 forward program.
- Customer Remote Deposit. Provides a secure web based interface that allows customers the ability to scan their checks at home and upload their images for deposit 24 hours a day.
- Remote Deposit Capture. For business customers that have a greater volume of checks, RDC allows the scanning and uploading of deposit items through a secure communication channel that can be processed via C21 forward.
- e-View. MVI's unique home banking interface that allows for Secure Sign on (SSO) capabilities with the bank's current Home Banking provider. E-view allows not only cleared check images but all deposit items to be displayed via the home banking interface when used with the Teller C21 module.

These powerful offerings are just some of the reasons why so many forward thinking community banks are turning to us to help them provide secure leading edge products and services to their customers.



**Scott Cowan**  
Vice President

**Scott Cowan** is the Vice President of Sales and Marketing for Millennial Vision, Inc., a Laserfiche reseller that specializes in providing Document Solutions tailored to the Financial Services Industry. Mr. Cowan has an MBA in IT along with 25 years of industry experience working with Financial Institutions including Several Fortune 100 companies in the Financial Software as well as Telecomm and Data Security Fields. MVi was founded in 1996 with a mission to provide quality products and services. Our vision is to help customers Go Paperless with MVi, and our commitment is to deliver technologies that empower people to create efficient document workflows. MVi offers More than Imaging with a product suite that enables community banks of all sizes to replace paper-based processes with digital document management.



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