

# Kofax Mobile Bill Pay

Empower customers to easily and effectively capture bills and add payees to your automatic bill pay system, directly from their mobile device.



## Mobile Bill Pay with Market-Leading Capture Technology

The Kofax Mobile Bill Pay™ framework enables banks to better engage consumers via their preferred channel, the mobile device, empowering customers to easily and effectively capture bills and add payees to the bank's automatic bill pay system. Utilizing their smartphone or tablet, customers simply snap a picture of their bill—data is extracted, corrected and perfected by Kofax technology—and information is automatically presented to the user for easy bill payment. This not only improves customer service and satisfaction, but more importantly, it closely ties users to the bank's mobile and online banking solutions, which has proven to significantly reduce the likelihood of a customer switching banks.

Leveraging the proven and flexible Kofax Mobile Capture™ Platform, banks can automate and accelerate the process to seamlessly add mobile bill pay to their mobile banking app—with the option to also deploy remote deposit, mortgage origination, customer onboarding and supporting document applications—all from a single platform.

## Meet Your Customers Where They Are

Most banking customers undoubtedly have a smartphone in their pocket. Banks are looking to “meet customers where they are,” and deliver real-time customer engagement solutions, leveraging their mobile device. Today, mobile is clearly the preferred method of engagement.

Kofax delivers the ability to more accurately and effectively capture the data on a bill for the purpose of adding a biller and making a payment. This not only results in a better customer experience, since the bill is captured correctly the first time, but also delivers better data to the core banking system, resulting in fewer exceptions that require manual intervention.

## Patented Image Perfection

Banks can't control the skills or environment of the mobile customer when they're photographing documents; however, Kofax image perfection technology captures a perfect image—the first time, every time. This ensures the data can be extracted and effectively utilized in business processes for superior results and satisfied users. And because it runs on the device, it improves the usability of the app and enables instantaneous feedback.



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## Patented Data Matching

Kofax patented data matching technology turns mobile devices into powerful imaging platforms. The technology determines the validity of critical data extracted from documents captured using a mobile device. This is done by reverse-matching the extracted data with a pre-existing database of that information, and correcting erroneous or suspicious data, thus ensuring its accuracy. Most importantly, this patented Kofax technology is invisible to the end user. This audit capability is done within seconds and provides a level of accuracy that continues to drive confidence with the mobile user.

Advanced data matching ensures extracted information from documents is accurate. It also reduces the burden on the user to correct or manually enter information, and it's a passive activity done without any requirement from your customer. This accelerates the transaction and makes the app more robust, improving user satisfaction and customer engagement.

## Built on the Kofax Mobile Capture Platform

The Kofax Mobile Capture Platform enables organizations to implement mobile image capture solutions into their apps to streamline information-intensive customer interactions. With apps that meet customers where they are, businesses can improve customer service and accelerate transactions—all while driving greater revenue.

The proven, open platform provides patented mobile image processing technology running on the mobile device, and real-time content capture to automatically extract and validate content. This significantly improves an organization's ability to deliver effective and dynamic mobile capture apps and solutions that are centrally managed—with better data and at lower costs—providing the best user experience possible.

## Extendable Beyond Bill Pay

Mobile bill pay is one of multiple capabilities that can be deployed using the flexible Kofax Mobile Capture Platform. With Kofax mobile solutions, organizations create a process once, with a toolkit. This allows for deployment of a common look and feel across all customer interaction channels, resulting in centralized management, customer engagement and control. This saves time and money—and provides a faster time to market.

Financial institutions can leverage their existing infrastructure to gain visibility and address market needs immediately and across the enterprise. Platform flexibility can be applied to any use case, and any document type, all from one reliable source. Capabilities can be extended to supporting documents, onboarding from driver license capture, remote deposit capture or other applications where customer engagement is critical via the mobile channel.

## Features and Benefits

**Increased customer intimacy:** Customers who utilize automatic bill pay through their banks are less likely to switch institutions, resulting in less churn and increased revenue.

**Advanced image processing and data matching:** Patented Kofax technology ensures the accurate capture of bills, resulting in a better user experience.

**Mobile platform:** Extend the use case to support capturing of documents and data, for any engagement scenario, from the same platform (driver license capture, etc.); optimize the investment and deploy multiple apps that drive revenue, improve customer engagement and differentiate you from the competition.

**Open system:** Leveraging the openness of the Kofax platform, customize and personalize the user experience, context, and accuracy; tune and train the solution to deliver the best user experience possible while capturing more data.

**Real-time:** Improve response time to customers by getting results back to them in near real-time; develop brand loyalty and confidence from customers, now that they're engaged.

**Advanced analytics:** Kofax mobile analytics provide actionable insights into accuracy and performance of users, devices and documents.

**Better data quality:** Since high-quality images are created by Kofax Mobile Capture technology, documents are captured correctly the first time; imaging challenges that would normally affect the user experience (and effectiveness of the app) are eliminated.

The Kofax Mobile Capture Platform allows your mobile-centric customers to interact with your core systems so you can deliver more services in real-time—the way customers want to be engaged.

## About Kofax

Kofax® is a leading provider of smart process applications for the business critical First Mile™ of customer interactions. These begin with an organization's systems of engagement, which generate real time, information intensive communications from customers, and provide an essential connection to their systems of record, which are typically large scale, rigid enterprise applications and repositories not easily adapted to more contemporary technology. Success in the First Mile can dramatically improve an organization's customer experience and greatly reduce operating costs, thus driving increased competitiveness, growth and profitability. Kofax software and solutions provide a rapid return on investment to more than 20,000 customers in financial services, insurance, government, healthcare, business process outsourcing and other markets. Kofax delivers these through its own sales and service organization, and a global network of more than 800 authorized partners in more than 75 countries throughout the Americas, EMEA and Asia Pacific.

For more information, visit [kofax.com](http://kofax.com).