
PRESS RELEASE



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Software Earnings to Offer Mobile Depositing for Financial Institutions

Financial institutions can offer Software Earnings' mobile depositing to customers for ultimate depositing convenience

MEMPHIS, Tenn. (September 20, 2010) — Software Earnings, Inc., a leading provider of payments processing software for financial institutions, now offers mobile depositing through a developing partner. This new product, Remote Mobile Capture, allows bank customers to deposit checks remotely from any location using their smartphones.

The Nielsen Company estimates that America will have 150 million smartphone users by the middle of 2011. Banks can tap into this potential customer marketplace by offering mobile depositing to smartphone users along with their mobile banking services. This new service encourages retail bank growth by enabling an even easier customer banking experience. Remote Mobile Capture can be customized and rebranded as needed.

With Remote Mobile Capture smartphone application, bank customers can make single deposits using their camera phone. iPhone, Blackberry, and Windows Mobile devices are all supported at this time. The bank customer can connect to Remote Mobile Capture via their mobile banking app.

The customer enters in the amount of the deposit and uses the app to capture front and back check images. The images are adjusted to Check 21 standards, applied RECO, and forwarded to the customer's bank.

Mitek's ImageProve patent-pending system provides the image adjustment, fraud detection, RECO, and balancing for Remote Mobile Capture's base application. Software Earnings will provide the connectivity interchange between Mitek and the bank's processing platform.

"People are increasingly using their smart phones for personal banking. Software Earnings can offer banks another avenue by which they can meet the rapidly changing needs of their customers. By offering an even more convenient and secure way to make deposits, banks can demonstrate to clients that customer needs are the bank's highest priority," said Larry C. Thornton, president and CEO of Software Earnings.

Mobile depositing is a valuable addition to Software Earnings' complete payments processing solution, Payments Navigator. Software Earnings is a leader in financial industry technology. They are committed to providing the most advanced remote deposit capture products, front teller, merchant, branch, and now mobile capture for financial institutions.

1 "2010 Media Industry Fact Sheet" <http://blog.nielsen.com/nielsenwire/press/nielsen-fact-sheet-2010.pdf>

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About Software Earnings

Software Earnings, Inc. (SEI) specializes in providing financial institutions with leading-edge payments processing and document management solutions. SEI's Payments Navigator provides consulting, applications, and installation resources to create a paperless bank. SEI solutions are designed to take banks to an optimum level of performance, efficiency and expense reduction. For over 22 years, Software Earnings' innovative technologies have met the needs of the banking industry, impacting over 25 million items daily. For more information, visit www.SoftwareEarnings.com.

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