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**Ensenta Selects A2iA CheckReader for Integration into the Credit Union Industry's First Certified Shared Branching Financial Kiosk**

*Leading Handwriting and Intelligent Word Recognition Engine Enhances Self-Service Capabilities for Credit Unions, their Members and the CU Service Centers Network*

**NEW YORK – Jan. 24, 2006** – A2iA Corp., a worldwide leading developer of advanced handwriting and print recognition engines, today announced that Ensenta Corp. has integrated A2iA CheckReader™ into its Self-Service Branch and companion Ensenta Web Services. Ensenta's Self-Service Branch is the credit union industry's first and only shared branching financial kiosk. Its electronic check exchange process – from kiosk to processor – has been certified by WesCorp and EasCorp. Ensenta enables credit unions to serve their members and members of the CU Service Centers® Network, a cooperative network of credit unions that share branches with one another. A2iA CheckReader is fully integrated into Ensenta's Self-Service Branch; it automatically captures check data and applies complex algorithms to each imaged check. These enhanced capabilities help reduce the credit union's risks and costs of processing. The CU Service Centers Network provides a full array of banking transactions to millions of members at over 2,000 locations in 43 states and 6 countries.

At any branch and in off-premise locations, the Self-Service Branch allows credit union members in the CU Service Centers Network to access their accounts just like they could do in a staffed environment. The system's digital deposit automation technology, which employs A2iA CheckReader's advanced recognition and check verification algorithms, ensures that the envelope-less check deposit transactions are easy to make and verify. Members use touch-screen

menus to make withdrawals by cash or check. Other self-service transactions include transfers between accounts, credit card and loan payments, advances, balance inquiries, and statement prints. Credit unions use Ensenta Web Services to view check images, manage holds, target advertisements and perform other administrative tasks.

“We selected A2iA CheckReader because of the company’s experience in digital banking transactions and their commitment to constant product improvement,” said Rich Klein, vice president of technology for Ensenta. “Our strategy is rooted in deploying self-service outlets with the best and most reliable technology.”

Ensenta and A2iA collaborated to create a 21-point risk factor analysis for check deposits, tailored to the credit union market, which lowers risks and costs, and eliminates envelopes, couriers and daily check sweeps. Ensenta leverages A2iA’s check recognition engine to capture check data, including courtesy and legal amounts, payee name, address block, and check date. A2iA CheckReader enhances the power of the Ensenta solution because the data it captures can be immediately verified against the credit union’s database and account holder input. To deposit a check, the account holder inserts the check into the scanner and uses a keypad on the screen to enter the check amount. A2iA CheckReader verifies the amount and applies additional check verification technology to flag problem checks.

“Today’s self-service units are revolutionizing the way the public carries out traditional banking transactions,” said Jean-Louis Fages, A2iA’s president and CEO. “Ensenta’s feature-rich Self-Service Branch is shaping the future of self-service banking for credit unions and their members, and the shared branching capability enables credit unions to expand their reach without opening and staffing additional branches. We’re thrilled to be integrated into a solution that delivers unmatched efficiencies for credit unions while maintaining, even improving upon, their all-important personal touch.”

### **About Ensenta Corporation**

Ensenta, a recognized leader in digital deposits and Check 21 processes, provides credit unions with reliable, powerful, award-winning self-service technologies. The company’s innovative

Self-Service Branch combined with its Ensenta Web Services adds convenience and reduces operational risks and expenses by supporting check deposits (no envelopes, no deposit slips), check imaging, check verification, shared branching, image cash letters and targeted marketing. Ensenta is headquartered in San Mateo, Calif., and has an East Coast sales office in Virginia Beach, Va. Visit us on the web at [www.ensenta.com](http://www.ensenta.com).

### **About A2iA Corporation**

A2iA (Artificial Intelligence & Image Analysis), founded in 1991, headquartered in New York and Paris, is known as the worldwide leading developer of Intelligent Word Recognition (IWR) technology for extracting information from natural freeform and cursive handwriting on paper documents. The company's technology has been helping paper-intensive industries reduce data entry costs and improve business process automation for 15 years. A2iA's recognition engines harmonize their OCR, ICR and IWR technologies with their image analysis, artificial intelligence and neural network systems to enhance solutions from the world's leading systems integrators and other independent software vendors. For more information: [www.a2ia.com](http://www.a2ia.com).

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