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A Bank's RDC Strategy That Pleases Everyone

» ## 1.5
million RDC scanners deployed since 2008

» ## 300,000
deployed in the past two years

As mobile Remote Deposit Capture (RDC) continues to have significant growth, demand for desktop scanners is also seeing a steady increase. Since its introduction 14 years ago, financial institutions have deployed over 1.5 million desktop scanners of which over 300,000 new scanners have been deployed in the past two years alone. Analysts predict a continued 10% or greater annual growth in desktop RDC and the steady adoption of RDC clearly showcases this trend. This continued demand demonstrates the sustainable value of RDC to corporate customers.

Perhaps it was this value that was part of a large, Midwest-based bank's decision to conduct a thorough review of its RDC product line to uncover ways to reduce costs, achieve greater efficiencies, increase functionality, and improve customer experience.

The bank offers desktop and mobile RDC services for consumer, small business and commercial customers nationally and throughout its footprint. The bank's commercial mobile and desktop RDC platforms support remittance and general document images as well as remittance data and check scanning.

The common denominator

The bank identified two major opportunities for improvement that could all be traced back to a single denominator: the legacy USB-based scanners that the bank used for its RDC solution.

» The bank's team of sales representatives spent a tremendous number of hours on-site during RDC installations for new clients.

» High volumes of technical support calls that took hours, sometimes days, to resolve.

With improvement opportunities identified, the bank set forth to find a solution that would reduce RDC-related technical support call volumes, minimize the overall RDC implementation and training times, and enhance the overall RDC customer experience.

The bank decided to go all in and in 2016, they selected the EC9600i series network check scanners from RDM, a Deluxe Company. The

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EC9600i series network check scanners

» "The scanner offers simple, driverless, one-touch setup and is easy to use and support."

bank reasoned that the reduced support costs and enhanced customer experience justified the move.

"Compared to traditional USB-based scanners, the EC9600i network scanners have been proven to lower the implementation and support costs of our customers by at least 50 percent. The scanner offers simple, driverless one-touch setup, and is easy to use and support," says Leo Tintinalli senior manager, product management of RDM, a Deluxe Company.

The EC9600i utilizes RDM's Independence™ platform technology an intelligent, self-contained, secure network appliance. This enables the scanner to connect to PCs, Macs, mobile devices and payment terminals within any operating system or browser directly via driverless USB or on a network via Ethernet, including thin-clients like Citrix.

Since migrating to the network scanners, the bank has experienced significant benefits that any RDC product manager or technical support liaison would welcome.

A customer experience that's "Night and Day"

The bank concluded that the onboarding experience for its RDC customers was "clunky" at times with traditional USB-based scanners, which increased the risk of attrition. A new customer's initial experience with RDC can quickly turn negative if there are struggles to get the application working due to scanner driver conflicts with the customer's local workstation configuration.

"Part of the RDC value proposition for businesses is the ability to deposit checks electronically from their office, saving time and money in the deposit process. When the technology negatively impacts those benefits, the value diminishes, which increases RDC program attrition." says Tintinalli.

Prior to the EC9600i network scanners, it was normal for the bank's team of sales representatives to anticipate a number of challenges while on site to install a new RDC client. Many of them struggled to get the clients up and running. Navigating user rights, operating systems and the customer's network often resulted in "hours" of on-site setup and training, the bank's product manager recalls. The time investment and frustration of trouble shooting during the installation of a USB-based scanner resulted in lost time strengthening relationships and negated any cross-selling opportunities.

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Today, the EC9600i network scanners have resulted in a re-energized sales force. Bank sales representatives can now focus more on the customer rather than on being scanner installation experts.

The bank's product manager confirms the EC9600i scanners have helped the bank "save" some RDC users that were at risk of canceling the program because of hardware user-experience issues.

"Our sales teams love the new RDM scanners. They eliminated a huge pain point and setup is almost always seamless," the bank's product manager says.

"We still go on-site to install and configure RDC for our customers. Thanks to the new RDM scanners we can focus on telling our customers about the efficiencies they can expect to gain with RDC and educating them about the RDC process in general," the bank's product manager says.

"The EC9600i network scanners make a night and day difference in customer experience."

Quiet phone lines

One of the other conclusions of the review was that the bank needed to reduce the volume of calls received by its internal technical support team. Most of the technical support calls the bank received regarding its RDC product were related to scanner installations or problems with updating scanner drivers, which were among the most time-consuming calls the bank's support team received.

» **50%**
reduction in tech support calls

After deploying the RDM network scanners, the bank reduced the number of calls its technical support center received by more than 50 percent within the first 6 months, which added up to fast savings considering the bank received over 3,000 RDC related support calls annually. "Trouble shooting with the network scanner is a very easy process," the bank's product manager says.

The nominal price difference the bank pays upfront for the EC9600i scanner over traditional USB-based scanners has proven to be a smart investment. When considering the overall cost savings and efficiency gains that the bank realizes by spending less time deploying each new RDC client, combined with the overall reduction in RDC support calls and ongoing need for client support, the payback can be substantial.

What's more, network scanners virtually eliminate end-user training and support. A network scanner will work the same, regardless of whether there were updates to the customer's operating system or browser.

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RDM's EC9600i network scanners:

» **One-touch setup without any drivers to install**

» **Requires virtually no user training or support**

» **Easily connect to PCs, Macs, mobile devices or payment terminals, regardless of the operating system or browser**

» **Built-in networking capabilities with no additional hardware**

» **Multifunctional models and options to work in a variety of payments workflows**

» **Also available with embedded Ranger Remote by Silver Bullet Technology**

In addition, as RDM introduces product enhancement or bug fixes, new firmware can be quickly downloaded in the field without an invasive push such as is the norm with traditional USB-based scanners. And an on-board dashboard web interface simplifies the firmware update, scanner configuration, troubleshooting and cleaning process. This eliminates the need to load typical diagnostic or maintenance applications as is typical with most USB-based scanners.

"We are pleased to see the increasing number of financial institutions and solution partners that are standardizing on the EC9600i scanner for their RDC programs," says Tintinalli.

Trading in legacy USB scanners for a better approach

Overall, the bank believes it is in a better competitive position.

Customer satisfaction with the deployment of the bank's RDC solution has increased because of the EC9600i network scanners. What's more, the bank can now have an RDC offering for businesses that leverage a thin-client network like Citrix and additional scanner options for Mac users. Typical USB-based scanners left their hands tied in the past because the devices couldn't connect to this type of network or were not always compatible with Mac operating systems.

Unlike traditional USB-based scanners, the EC9600i network scanners can also be shared by multiple users without having to buy additional units or physically move a scanner from one computer to another, thereby providing additional value to larger commercial clients. The bank offers the network scanner as its default scanner, available at no charge as a package to certain clients.

"We still offer traditional USB-based scanners for a small number of customers, but most of our customers choose EC9600i network scanners," the bank's product manager says. The bank recommends the scanner best suited to each customer's needs.

Regardless of the benefits of RDC, financial institutions and their customers are both impacted by the many challenges introduced by traditional USB-based scanners. But network scanners provide financial institutions with a magic bullet to put these long-standing issues to rest.

Above all, "Our EC9600i network scanners make it easier to sell, deploy and support RDC solutions," affirms Tintinalli. "The devices help financial institutions reduce costs and increase efficiencies while providing customers with greater functionality and an enhanced RDC experience."

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About Deluxe

At Deluxe, we champion businesses so communities can thrive. Our products and services help businesses, both big and small, start, grow and operate more efficiently. We do this with trusted and tech-forward solutions in areas like Cloud, Promotional Products, Payments and Checks, with more than 4,600 financial institution clients and nearly 4.8mm small business customers across North America.

Payment options are growing rapidly and choice is expected today. The technology Deluxe Payment Solutions offers helps businesses give their customers more options to pay. From treasury management to retail and payroll, our solutions optimize all aspects of a payment ecosystem with the power to give, take and process payments.