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## New Products

### Ease and convenience with RDC

#### Product: Panini I:Deal

Company: Panini North America Inc.

**A**s remote deposit capture (RDC) technology continues its push into the mainstream, demand has grown for a simpler product.

"Two operating conditions are basically moving in opposite directions," said Michael Pratt, Chief Marketing Officer, Panini North America Inc., in a Feb. 17, 2009, webinar. "As checks and check capture and check processing moves from the centralized environment to branch out to corporations and ultimately to small business, the level of expertise and knowledge and familiarity with checks virtually vanishes.

"At the same time, the number of environmental conditions and parameters, the requirements for ease of use and self-adjustment and reliability go through the roof."

Designed with small merchants in mind, the Panini I:Deal is almost entirely self-sufficient, Pratt said. About the only job it leaves for its user is loading the check, and even that task has been simplified.

#### Two key components

The device has two features that ensure proper scanning even when checks are haphazardly inserted.

The first is an "auto-alignment feature." According to Pratt, this feature allows people to look away from the device while using it, "and they can insert the check at an angle or even all the way on the opposite side, and that item's detected and automatically aligned to the correct side."

He added that "what this means to financial institutions is a smooth and accurate transaction. The MICR [Magnetic Ink Character Recognition] line is straight and read accurately, the image is straight ... the user is not forced to manually enter data or rescan items."

The second feature is a rotating camera that snaps images of the check's front and back sides with each scan. So it makes no difference if a check is inserted upside down, and merchants aren't required to run checks through twice, as they are with some other RDC devices, Pratt said.

"We did adhere to the principle of the straight paper path," he said. "We don't believe in flipping documents


inside the unit; that's a recipe for jamming. And we don't adhere to asking a user to flip documents; that's an imposition on them and their time."

The back-end of the process is equally uninvolved. Once the check has been scanned, merchants can direct it back to the insertion hatch for collection or to an "exit pocket" that keeps each check filed until the user is ready to stow it away.

"This is an extremely fast cycle-time on the unit," Pratt said. "To go front and back capture with an exit to the feeding area, that's about two seconds. If you want the item to come back through and exit the exit pocket, that's about three seconds."

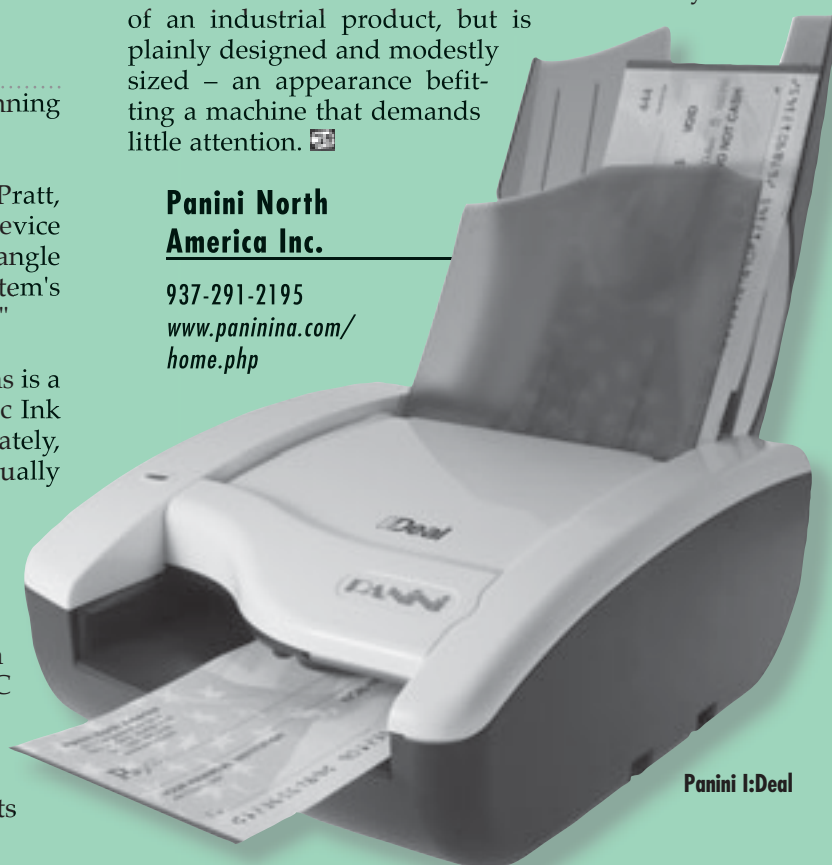
#### Looking good

The machine also endorses checks virtually, rather than with printer ink, to prevent smudging and reduce maintenance, printing and cleaning, Pratt said.

He added the scanner doesn't have the clunky look of an industrial product, but is plainly designed and modestly sized – an appearance befitting a machine that demands little attention. 

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Panini I:Deal