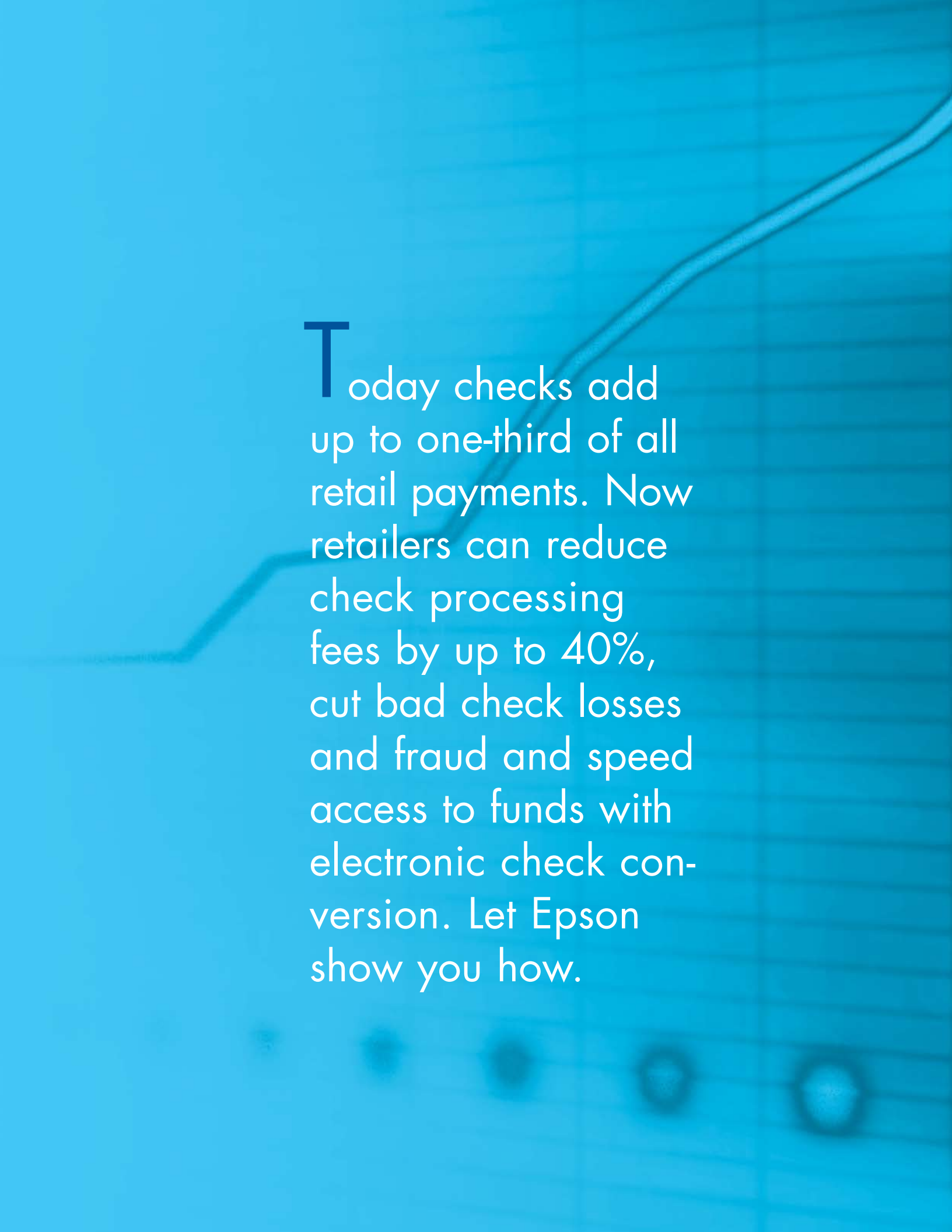




# Epson and Electronic Check Conversion



MAXIMIZE YOUR ECC  
SAVINGS WITH EPSON



**T**oday checks add up to one-third of all retail payments. Now retailers can reduce check processing fees by up to 40%, cut bad check losses and fraud and speed access to funds with electronic check conversion. Let Epson show you how.



# Turn costs into savings

// Epson's check and ID scanning features reduce check costs and fraud, and cut check transactions to as little as 10 seconds. //

Glenn Gibson  
CIO, Magruder's Supermarkets



## **ECC brings big cost savings**

Electronic check conversion dramatically reduces the high cost of processing paper checks. By reading the MICR code and processing the check electronically, ECC speeds the check transaction through the routing process. And with the rising cost of credit card transactions, ECC can make checks the lowest cost payment next to cash.

### *Cost and labor efficiency*

You can reduce handling costs by more than 40% with ECC. In-store check pickup, deposit preparation and transport are no longer required.

### *Faster access to funds*

Float time is reduced from 5-7 days to 1-2 days, making funds available sooner, allowing you to optimize your interest income. And, because returned checks are resubmitted faster, you'll collect funds quicker too.

## *Consolidated bank fees*

Retailers typically route paper checks through multiple banks in each region. With ECC, you can centralize your check processing through a single bank and negotiate significantly more favorable rates.

## **Maximize ECC savings with Epson**

Today, retailers are realizing substantial savings by lowering check handling costs, reducing losses from bad checks and speeding access to funds with ECC and Epson's industry-leading ECC printer, the TM-H6000III. Epson has three options to meet your needs that make implementing ECC at the point-of-sale easy: Check capture using MICR reader, check capture using digital check imaging and check capture using digital check imaging and ID scanning.



# with ECC and Epson

## ECC with Epson MICR reader



Implementing ECC using MICR can dramatically cut your check processing costs. But without the right ECC printer, a poor MICR reader can eat up your savings with administrative returns from misreads and substitution errors. Epson's TM-H6000III, with its industry-leading MICR reader offers over 99.9% accuracy, virtually eliminating misreads and substitution errors and dramatically lowering returned check costs and losses. All of which means you get more ECC savings and less administrative hassles.



## ECC with Epson digital check imaging

You can realize even more ECC savings with Epson's TM-H6000III with digital check imaging. Its exclusive TransScan™ technology provides an advanced solution that can read MICR code and capture the complete check image in a single step, reducing check costs and processing time. By capturing the complete check image, you gain a powerful tool for reducing

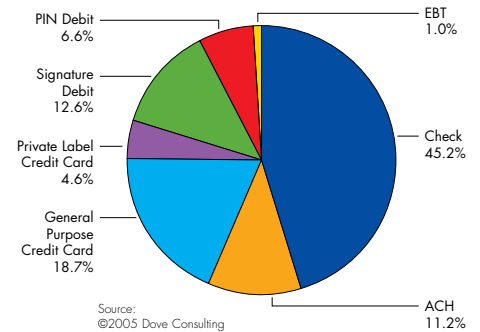
bad check costs and collecting on returned checks. The check image also contains complete data on fraudulent checks and their initiators, providing legal evidence to facilitate prosecution of those who commit check fraud.

## ECC with Epson digital check imaging and ID scanning



Epson also offers the TM-H6000III with TransScan and ProofPlus™, an integrated ID scanner that provides fast and reliable ID capture at the point of sale. With check fraud on the rise, ID capture can play an important role in both deterring and reducing losses from bad checks. And for merchants that need to enforce ID collection policies on age-restricted merchandise, ProofPlus can aid in enforcing compliance and lowering your liability. So you get all the cost-saving benefits of ECC while minimizing your losses due to check fraud and ID collection issues.

Percentage of Non-cash Payments by Payment Type



*With checks as the largest percent of non-cash payments, ECC can have a major impact on your bottom line with savings in check costs, increased funds availability and reduced bad check losses.*

// With Epson's high MICR accuracy we have eliminated misreads and substitution errors, and lowered our returned checks costs. //

Since adding ECC and imaging, Price Chopper has reduced bank fees, bad checks, and labor costs and increased funds availability.

Progressive Grocer, March 2005



# Price Chopper's advanced ECC solutions.

## State-of-the-art printing performance

The TM-H6000III ECC printer provides the fastest and most reliable thermal printing in its class which speeds transactions at the point-of-sale and keeps checkout lines moving fast. It also features convenient drop-in paper loading, superior slip handling with a built-in forms stopper and grayscale scans at 256 shades of gray.

Rugged enough for the most demanding POS applications, the TM-H6000III delivers the highest reliability of any multifunction POS printer available with an MCBF of 72 million lines. Add these features to its industry-leading MICR reader, digital check imaging and ID scanning and you'll see why the TM-H6000III is the right choice for implementing your ECC solution.

## Epson. The leader in ECC solutions

When it comes to ECC, Epson offers you the technology, features and options you need to maximize your savings and reduce your costs. And together with our approved ECC partners, Epson offers a wide range of fully-integrated ECC solutions.

Epson's ECC printers are compatible with IBM legacy and component-based systems, so no matter what your current system you can get all the advantages of ECC today. And when you're ready to upgrade, Epson technology can migrate with you. When you're ready for Check21, the TM-H6000III can be easily upgraded to full, two-sided check imaging.

## Find out how much you can save

To discover how much you can save with ECC and Epson simply send an email to [sdinfo@ea.epson.com](mailto:sdinfo@ea.epson.com) and we'll customize an ROI model for you.



### TM-H6000III ECC Printer

- MICR reader with accuracy of over 99.9%
- TransScan digital check imaging
- Grayscale feature scans at 256 shades of gray
- Fastest thermal printer in its class
- Industry-leading reliability
- Integrated ProofPlus ID scanner
- Compatible with IBM and component-based systems



[www.pos.epson.com/checks](http://www.pos.epson.com/checks)

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