



Notes From the RDS Show

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[Bank Systems & Technology](#)
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Part of the value of an industry trade show such as BAI Retail Delivery is checking out the new products on display (see page 39) and collecting as many giveaways as possible. But that pales in comparison to the opportunity to hear what industry experts have to say about topics of interest to BS&T readers. Here's a sampling of what the chattering class was talking about this year.

Epson

Fred Redick, strategic business manager, financial solutions, Epson America (Long Beach, Calif.), expects that banks will encounter "horrendous problems" implementing Check 21. "A year ago, there was great swagger by big banks and software companies that, at the stroke of October 28, images would be flying around," he says. But that hasn't happened yet, mainly because the techniques for resolving errors are not all in place, and the standards are "not quite dry," says Redick.

But even when most banks do get rolling with the Check 21 agenda, many will be disappointed, Redick predicts. "Seventy-five percent expect a strategic competitive advantage versus other banks" by virtue of their Check 21 efforts, he notes, citing a recent focus group study.

For the brave banks that do push ahead with their check truncation initiatives, Epson showcased receipt/validation printers for teller automation, along with a point-of-sale printer with an ID card scanner.

www.epson.com

Sargent & Greenleaf

The original inventor of the time-lock, S&G has moved firmly into the age of electronics. Its latest locks contain IP addresses and Web servers so that remote security managers can adopt centralized control for user management, emergency access and audit control. There's no need to dispatch people to your site to open the lock, according to Phil Pitt, marketing manager, Sargent & Greenleaf, which was recently acquired by The Stanley Works (New Britain, Conn.).

Also, S&G has automated the safe-deposit process with a system that uses an encrypted, electronic transfer key. The digital "lock and key"

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keeps an accurate record of access down to the second and permits the addition or revocation of access without having to replace keys.

www.sglocks.com

Mercury Online and Clarity Visual Systems

Earlier iterations of video-in-the-branch basically involved a cable hookup and a CNN feed. But that involved paying a licensing fee to the cable operator. Even worse, a bank often ended up showing its competitors' commercials.

That's where Mercury Online (Bainbridge Island, Wash.) comes in, acting as a content aggregator for news, weather and sports feeds tailored for the in-branch experience. "People get information where they shop," says Kevin Kelly, banking industry representative for Mercury Online. Clarity Visual Systems (Wilsonville, Ore.) provides the LCD displays.

www.mercuryonline.com and www.clarityvisual.com

NCR

Criminals have discovered numerous techniques for stealing the information on a magnetic strip, including adding capture devices, or "false faces," to ATMs. NCR is using a "holistic security" approach to stop that kind of fraud, says Jeff Lutz, global sales and marketing, NCR (Dayton, Ohio).

The first line of defense is to train the customer to recognize what the machine is supposed to look like, by simply having the machine display a picture of itself on the welcome screen. But the real innovation resides inside the ATM itself: a device that detects unusual electromagnetic pulses, such as those that an attached device would emit. Combined with clever camera work, this technique could help stop fraud - and identify the perpetrators.

www.ncr.com

relating to exporting iSeries/AS400 spool files into Excel spreadsheets and how to resolve them.

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