

BAI RETAIL DELIVERY
Epson –Booth #1723

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MCNB BANKS SELECTS EPSON TM-J9000 FOR TELLER CAPTURE
Integrated Scanner and Printer Cuts Check Processing Costs, Speeds Customer Deposits

Las Vegas, NV, November 14, 2007 – Epson, a leading supplier of value-added branch banking solutions, today announced that MCNB Banks, which operates a regional network of community banks and loan centers in West Virginia and Virginia, has completed the installation of Epson’s TM-J9000 integrated scanner and printer for teller capture at one branch in Mercer County and two branches in Raleigh County. The rollout began in December 2006 and was completed by the end of June 2007.

Faced with high check courier costs and delayed processing of paper checks from its rural branches due to winter weather conditions, MCNB sought an electronic check processing solution to ensure timely customer deposits and lower check processing expenses. After evaluating standalone desktop scanners, MCNB chose the Epson TM-J9000 integrated scanner and inkjet printer for its compact size and ability to streamline teller operations. The TM-J9000 is the only integrated teller device available today that provides check and ID scanning, validation and receipt printing all in a single compact footprint.

The bank worked closely with a leading financial technology provider and Epson to develop the customized teller capture solution. As each check image is captured at the teller window, the TM-J9000 passes the image to the teller software application allowing the bank to electronically deliver checks and other transit items to their corresponding banks for immediate payment. This change enabled MCNB to extend the cutoff time for accepting customer deposits, thereby improving customer service.

“Now that we’re using the Epson TM-J9000 for image capture at our teller stations, we can assure our customers a deposit today is a credit today,” said Richard Green, IT director, MCNB Banks. “We also reduced keystrokes at the teller line by 60 percent which now gives our tellers more time to build relationships with customers.”

“Epson designed the TM-J9000 to deliver the full benefits of check processing at the teller station,” said Bud Weist, vice president of sales and marketing, Epson System Device Group. “Because the TM-J9000 integrates both scanner and printer, it enables banks to reduce per-station hardware costs and streamline operations.”

MCNB benefits from implementing the Epson TM-J9000 include:

- Minimized check handling costs with shift from centralized check processing to imaging at the teller station
- Eliminated the need to transport paper checks as well as unpredictable processing time and delayed payment resulting in the extension of customer deposit cutoff time four hours, from 2:00 p.m. to 6:00 p.m.
- Reduced “float” time which has improved the bank’s profitability
- Cut teller keystrokes by 60 percent, improving teller workflow and customer service and resulting in the elimination of the backend data entry formerly done by proof operators

About MCNB Banks

MCNB Banks, headquartered in Welch, WV, operates a regional network of community banks and loan centers in West Virginia and Virginia. Founded in 1900, the bank has built a strong reputation by providing outstanding customer service to both personal and business customers. MCNB focuses on the use of technology as a means for solving logistical, geographical, and market challenges.

About Epson

Epson is one of the world’s leading manufacturers of highly reliable point-of-service technology, including printers, precision printing mechanisms and digital image scanners. For the second year in a row, Epson has been ranked first in POS peripherals in the *RIS News* 2007 Hardware Leaderboard and the *Vertical Systems Reseller* 2007 Hardware Leaderboard. Founded in 1975 and headquartered in Long Beach, CA, Epson America, Inc. is the U.S. affiliate of Japan-based Seiko Epson Corporation, a global manufacturer and supplier of high-quality technology products that meet customer demands for increased functionality, compactness, systems integration and energy efficiency. For more information, please visit pos.epson.com/banking.

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Press Photos Available:

Application images are available at pos.epson.com/PR. Please scroll to the “Banking Applications” section and see “MCNB Teller Station with TM-J9000.”