

State National Bank

S U C C E S S
S T O R Y



Banking reaches a new state of reliability at State National Bank

“MORE’s world-class banking system and the Epson TM-U675 have contributed greatly to our new state of banking.”

Jeff Huckabee
VP and Manager, System Services
State National Bank

To meet increased demand for new and improved bank services, State National Bank of Lubbock, Texas, looked for ways to renovate its teller system in nearly 30 locations throughout the Southwest. With almost \$1 billion in assets, the bank needed a wide range of customization options to match the needs of a growing and diverse customer base.

Improving banking service

To achieve its goals, State National Bank replaced its existing system with the Windows®-based MORE Banking System from MORE, Inc., of Albuquerque, N.M., and the Epson TM-U675 multifunction teller automation printer with magnetic ink character recognition (MICR).

The result: the bank is now rapidly customizing transactions and procedures with better control, reliability and security, and planning a migration path for future upgrades.

Faster service at the teller window

Tellers at State National Bank use Epson’s 1.75 station printer for receipt/journal printing, check/bank-form validation, and printing documents such as cashier’s checks. Whether a typical consumer or large corporate client, bank customers no experience long waits at teller stations for validation of their tickets and other bank documents. Epson’s TM-U675 printer, with one pass MICR read, small footprint and fast printing speed, is packed with features and functions for a

wide range of slip/receipt printer applications. For added convenience, the printer has the option to print one original and two copies.

Designed to withstand the rigors of high transaction banking, the printer



also provides tellers with quiet printing, superior paper handling, and a wider throat design for smooth, drop-in validation.

Linking solutions

Designers at MORE, Inc., a company specializing in Windows-based teller systems and other branch automation products, were able to easily write printer driver software to link the Epson printers to the bank’s system. “The 9-pin, serial impact dot matrix printers turned out to be more flexible and faster than the bank’s previous parallel printers,” said MORE’s president and CEO Stephen McCampbell, who recommended the Epson printers to best support MORE teller software.

Automating and streamlining operations

The MORE banking architecture offers banks multiple ways to efficiently link other solutions to its banking applications, such as imaging, e-mail, call center, loan origination, fraud detection, item truncation, teller cash dispensers, and MICR printers. With MORE software, the bank can rapidly customize transactions and procedures to reflect individual workflow.



The reliable Epson TM-U675 multifunction printer keeps lines moving at busy teller stations.

“Combined with MORE Teller software, the Epson printer automates and streamlines a teller’s time-consuming and error-prone tasks, bringing productivity gains and better customer service,” said Jeff Huckabee, vice president and manager, system services, State National Bank.

Dramatic increase in reliability

Tellers at State National Bank also report a dramatic decrease in printer breakdowns. “Before, we had to send technicians to school to learn

HIGHLIGHTS

- Multifunction printer with MICR speeds transactions and reduces check fraud
- Small footprint easily fits on limited-space teller counters
- Prints slips and receipts for faster service at the teller station
- High reliability insures uninterrupted customer service
- Drop-in paper loading makes roll changing simple and quick

how to fix our printers, but now it’s a snap to keep the TM-U675 in action,” said Huckabee. His department no longer receives panicky phone calls from tellers serving customers with temperamental printers. According to Huckabee, the bank is serving higher percentages of customers who are new to banking accounts, which presents unique problems like increased overdrafts. “With these challenges, our busy tellers can’t be distracted by printer breakdowns,” said Huckabee.

Cracking down on bank fraud

“Check fraud in our region is on the rise, so a printing solution that helps prevent it means money saved,” said Huckabee. With Epson’s TM-U675 MICR option, the printer quickly reads the MICR, and verifies and endorses the check in two quick passes. “A truly regional bank, State National Bank’s new system enables us to bring full service banking and investment services even closer to our customers,” said Huckabee.

To find out more about Epson’s banking solutions, visit pos.epson.com

EPSON SOLUTION PARTNER

Hardware and Software:

More Banking System, MORE, Inc.
Albuquerque, N.M.



Epson’s TM-U675 MICR option is helping State National Bank fight check fraud.