

## Point of Sale Applications

- Captures all information for Electronic Check Conversion and POS receipts
- Enhanced Check Verification and Collections
- Data Mining
- Bill Payment



## Teller Applications

- Check Truncation
- Signature Verification
- Input for Image POD
- Image Statements



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## RDM EC5000i

### Financial Document Image and MICR Capture

#### "Enabling ACH Check Conversion"

With RDM's new EC5000i, retail merchants can capture all of the information they need to transform a customer's check into an electronic transaction. The EC5000i provides rapid and accurate capture of the MICR information and check image such that the check payment can immediately be converted to an electronic transaction and returned to the consumer in the same time typically taken to accept a credit card transaction. The image facilitates dispute resolution while providing a clear audit trail to collect return items.

By electronically converting checks with image at the point of sale, merchants save the costs of accepting, balancing, encoding and transporting these paper documents to a local bank. The image archive of these transactions is readily available to resolve customer disputes or provide name and address details vital for timely collection of return items. The resulting image archive provides a repository of customer buying behavior never before available to retailers for check transactions.

The EC5000i also captures images of receipts from debit, credit, and ACH transactions. This is especially important to the merchant who would normally have a paper archive of these small receipts for signature verification in the event of a transaction dispute. Now merchants can have an electronic image of the receipt available to them with the customer's signature to quickly resolve disputes with no need to store the paper receipts.

With the check payment data securely and accurately captured, reliable check verification is assured and conversion to an electronic transaction can be initiated with confidence.

Immediate return of the consumer's check reduces the fraud exposure that accompanies the traditional check processing practices, which typically result in up to 12 different people handling the check before the consumer ultimately receives it in a monthly bank statement.

The EC5000i can be applied by banks to truncate various checks and internal documents at the teller line - as the next logical step in the evolution from paper to electronic transactions. This capability provides clear audit trails while generating paybacks from reduced fraud

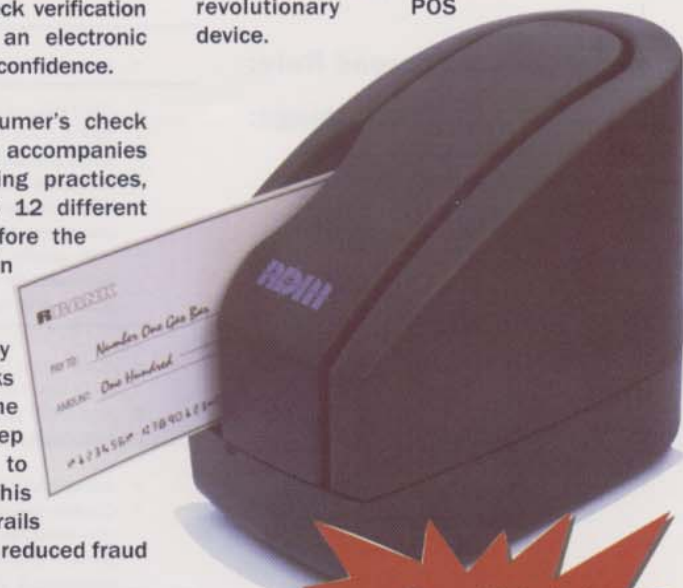
losses, increased employee productivity and accelerated cash flow from electronic check presentment.

RDM's EC5000i performs complete image processing so that an industry standard binarized, compressed image can be stored locally using RDM's Payment Archive software or transmitted off-site to RDM's Payment Archive Service for storage and retrieval.

RDM's EC5000i magnetically and optically (OCR) captures MICR data using RDM's technology derived from over ten years of manufacturing financial document quality testing devices. The EC5000i incorporates image technology from RDM's industry standard Image Qualifier. The EC5000i also captures and reads numeric OCR-A encoding for bill and remittance payments.

RDM's customers include Government agencies, the world's largest check printers and financial institutions, and many Fortune 1000 companies. Since 1987, RDM has helped these organizations to drive down the costs of printing and processing checks and assure that their transactions are secure and accurate.

RDM's software developer's tool kit for the EC5000i and our network of partners can help you cost-justify and rapidly integrate the EC5000i into your environment. Please visit RDM's web site for additional information or how to contact a professional to help you start enjoying the benefits of this revolutionary POS device.



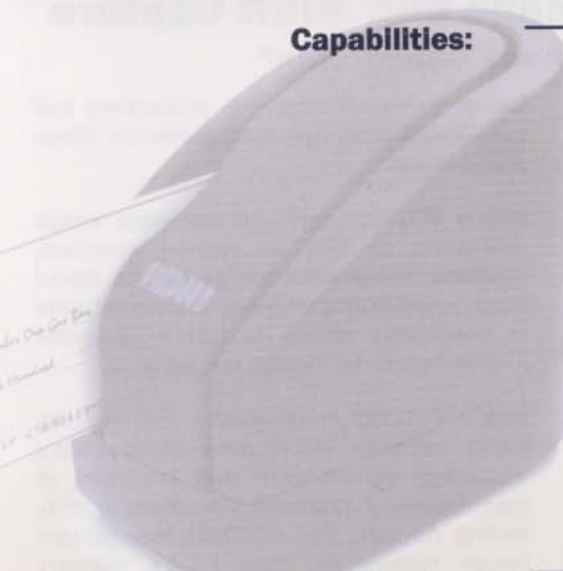
Now with built-in  
Numeric OCR-A  
recognition for bill  
payment applications

Electronic and Paper Payment Solutions

# RDM

Research Development & Manufacturing Corporation

# RDM EC5000i Specifications



## Capabilities:

### Feature Description

### Benefits

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>Captures check images at POS, bank branch locations or remote offices.</li> </ul>   | <ul style="list-style-type: none"> <li>Truncates paper checks at POS.</li> <li>Merchant handles check only once.</li> <li>Archives an electronic check image for future reference and dispute resolution.</li> <li>Enables ACH Check Conversion at the POS.</li> </ul> |
| <ul style="list-style-type: none"> <li>Captures POS receipts for debit, credit and ACH check transactions.</li> </ul>  | <ul style="list-style-type: none"> <li>Eliminates the need for expensive electronic signature capture devices.</li> <li>Truncates paper receipts at POS.</li> <li>Archives an electronic image for signature verification purposes.</li> </ul>                         |
| <ul style="list-style-type: none"> <li>Reads MICR line magnetically and optically, offering virtually no MICR rejects or misreads.</li> </ul>  | <ul style="list-style-type: none"> <li>Fewer errors, less manual keying.</li> <li>More accurate transactions.</li> </ul>   |
| <ul style="list-style-type: none"> <li>Stores approximately 350 images with non-volatile flash memory.</li> </ul>  | <ul style="list-style-type: none"> <li>Enables multiple image archive options for the merchant.</li> </ul>   |
| <ul style="list-style-type: none"> <li>Transmits stored images via optional 33.6Kb internal modem.</li> <li>FTP file transfer or native command protocol.</li> <li>Simultaneous connection to 2 host systems.</li> </ul> | <ul style="list-style-type: none"> <li>Enables multiple image transmission options for the merchant.</li> </ul>  |
| <ul style="list-style-type: none"> <li>Numeric OCR-A</li> </ul>  | <ul style="list-style-type: none"> <li>Enables Bill Payment Application</li> </ul>   |

## Terminal Applications:

## Dimensions:

## Document Specifications:

## Track Geometry:

## Transaction Timing:

## MICR Font:

## MICR Reject Rate:

## MICR Misread Rate:

## Check Image:

## Communications Ports:

## Development Tools:

## Customized Application Support:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>VeriFone - Omni, Tranz</li> <li>Dassault - Talento</li> </ul>  | <ul style="list-style-type: none"> <li>Small footprint uses minimal counter-space.</li> </ul>  |
| <ul style="list-style-type: none"> <li>6.75" long x 3.75" wide x 5.75" high</li> </ul>  | <ul style="list-style-type: none"> <li>Enables multiple document sizes to be captured at the POS.</li> </ul>   |
| <ul style="list-style-type: none"> <li>Minimum: 4.25" x 2.75" (Receipt).</li> <li>Nominal: 6" x 2.75" (Personal Check).</li> <li>Maximum: 8.5" x 3.67" (Business Check).</li> <li>Weight range: Thermal receipt up to Treasury Check.</li> </ul>  | <ul style="list-style-type: none"> <li>Superior paper handling.</li> <li>Minimal footprint.</li> </ul>   |
| <ul style="list-style-type: none"> <li>"U" shaped.</li> </ul>   | <ul style="list-style-type: none"> <li>Document is captured in 1 second.</li> <li>Early delivery of MICR data for fast verification and processing.</li> <li>Fast cashier lanes.</li> </ul>                                |
| <ul style="list-style-type: none"> <li>MICR Capture: 1 second.</li> <li>Image Capture, processing &amp; transmission: Typically 8 seconds depending on document size and transmission method.</li> <li>Image &amp; MICR capture are performed in a single pass.</li> </ul>  | <ul style="list-style-type: none"> <li>Meets the requirements of those countries with E13B as the standard MICR codeline for checks.</li> </ul>  |
| <ul style="list-style-type: none"> <li>E13B MICR Character Set.</li> </ul>  | <ul style="list-style-type: none"> <li>Low reject rate minimizes manual keying and operator error.</li> </ul>  |
| <ul style="list-style-type: none"> <li>Less than 1% on live ANSI qualified documents.</li> </ul>  | <ul style="list-style-type: none"> <li>Low misread rate ensures accurate transactions.</li> </ul>  |
| <ul style="list-style-type: none"> <li>Less than 0.01% on live ANSI qualified documents.</li> </ul>   | <ul style="list-style-type: none"> <li>Industry standard images are compatible with popular database and processing applications.</li> <li>High quality images ensure legibility for human and machine reading.</li> </ul> |
| <ul style="list-style-type: none"> <li>CCITT Group 4 compression (ITU T.6) of bi-level image.</li> <li>TIFF 6.0 file format.</li> <li>MICR line with transaction information included in header description tags.</li> <li>Check image size varies according to document, typically 10KB or less.</li> <li>High quality 200 dpi nominal.</li> <li>Sufficient for OCR after internal processing. (E13-B and numeric OCR-A engines built in)</li> </ul> | <ul style="list-style-type: none"> <li>Flexible configuration options to integrate with existing or new POS system.</li> </ul>   |
| <ul style="list-style-type: none"> <li><b>A</b> RJ45 serial RS232 (57,600bps) to host or RJ11 internal modem (33,600bps)</li> <li><b>B</b> mini DIN9 pin for POS terminal connection</li> <li><b>C</b> mini DIN8 pin for printer pass-through connection</li> </ul>   | <ul style="list-style-type: none"> <li>Rapid development of supporting POS applications</li> <li>Easy integration of scanner and applications</li> </ul>   |
| <ul style="list-style-type: none"> <li>ActiveX ADK for Windows 95/NT applications.</li> <li>Custom serial interface tools and support for non-Windows terminals.</li> <li>Sample source code available for Omni and Tranz terminals &amp; Visual Basic for PC's.</li> </ul>   | <ul style="list-style-type: none"> <li>Transaction record data flexibility.</li> <li>Intelligent transaction routing &amp; storage functions.</li> <li>Intelligent transaction record feeds to data warehouse.</li> </ul>  |
| <ul style="list-style-type: none"> <li>MICR line header information can be customized to accommodate various applications.</li> </ul>   |  |