MAGTEK®
SECURITY FROM THE INSIDE

Check Capture Devices

Remote Deposit, Teller Line, and Back Office Processing

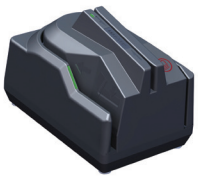
Financial institutions rely on MagTek. Whether you decide to perform remote deposit capture, or image capture in the back office or directly at your teller line, MagTek has the imaging solutions you need for streamlined check processing.

Check Capture Devices

Excella STX
Dual-sided scanner with front side franking and rear side endorsement printer and integrated secure card reader authenticator

Excella
High-volume, dual-sided scanner with rear side endorsement printer

ImageSafe
Dual-sided scanner with integrated secure card reader authenticator



MICR Safe
Encrypting MICR Scanner
Single-sided scanner with integrated secure card reader authenticator

REMOTE DEPOSIT

Millions of check transactions every day are processed with MagTek's Encrypting Check Scanners and Small Document Scanners. For financial institutions of all sizes, MagTek's scanners deliver flexibility, accuracy and value. With solutions for both auto and single-feed operation, and advanced features including integrated secure card reader authenticators and color scanning, MagTek's check capture devices fit the needs of a wide range of electronic check applications. For check processing and remote deposit capture that's easy and secure, put your trust in MagTek.

BACK OFFICE IMAGE CAPTURE

Some institutions still find that back office image capture is less intrusive to their members or customers and feel that back office image capture allows their service representatives more time to focus on excellent customer service. Other institutions want to find a way to transition from MICR data collection to image capture and find that starting this in the back office, with future plans to bring it to the teller line, affords them the best solution. This transition allows an institution to limit the amount of service representatives who need to be trained in the image capture technology, and become proficient in data perfection and balancing. It still reduces some costs of couriers and shipments, and does not disrupt the current workflow.

Call a representative to learn more 562-546-6400.

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TELLER LINE IMAGE CAPTURE

Although many institutions still handle image capture in the back office, teller line image capture is growing. Teller line image capture greatly reduces paperwork, data entry error, and courier costs, while enhancing the customer experience by correcting errors or non-negotiable items at the point of entry. With the ability to perform customer transactions in a more "heads-up" work flow, it allows the teller to focus on cross-selling opportunities with their customers. Teller line image capture also delivers fraud detection at the time of deposit. This enhances your brand as customers will appreciate a faster transaction that is more secure.

Shared branching transactions, institution wide savings and better customer service are key reasons many institutions are migrating from back office image capture to teller line image capture. Members and customers are starting to expect instant gratification with their transactions and teller line capture provides exactly that. Provide improved customer service and customer confidence by streamlining check capture throughout the day and avoid back office settlement disputes.

Shared branching transactions create added work-load in a back office environment that slow settlement and increase transaction cost. With teller line image capture, the bank of first deposit can immediately be determined and settlement happens while the customer is present. Any questions or disputes can be worked out instantly and save members fees and aggravation.

Institution wide savings and return on investment can be recognized quickly. Not only are deposit slips and control tickets no longer necessary, other paperwork can be completely eliminated. There is also an instant reduction in courier costs and end of day processing. Balance processing is expedited. Instant settlement also makes funds available faster, and data corrections happen instantly.

Improve customer service by providing more "heads-up" time during the transaction, and cut teller keystrokes in half. Tellers can focus on the customer and member instead of spending time with data entry. Increase customer confidence since they know their complete transaction is balanced before they leave the branch. This eliminates cost and time associated with follow up due to errors or disputes.

Secure and Reliable

MICR DATA ENCRYPTION with SCRA

ENGINEERED SECURITY - MICRSafe

MagTek's Encrypting MICR Scanner encrypts check data instantly and has the ability to read the underlying MagnePrint® in the MICR data, instantly detecting counterfeit checks.

MagTek secure card reader authenticators (SCRAs) use the MagneSafe™ Security Architecture (MSA). The MSA has evolved exponentially from its inception in 2006 when it delivered the industry's first SCRAs for secure electronic transactions. The MSA is a digital identification and authentication architecture that safeguards personal data. Designed to exceed PCI regulations, MSA leverages strong encryption, secure tokenization, counterfeit detection, tamper recognition, data relevance and integrity, and dynamic digital transaction signatures, which together validate and protect the entire transaction and each of its components.

A key feature of the MSA is MagnePrint card authentication, a patented, proven technology which reliably identifies counterfeit credit cards, debit cards, gift cards, ATM cards and ID cards at the point of swipe, before fraud occurs. MSA's multi-layer security provides unmatched protection and flexibility for safer online transactions.

MICRSafe

MICRSafe is a single-feed MICR reader built for reliability and security with its integrated MagneSafe™ secure card reader authenticator for secure ID or transaction card authentication. Ideal for applications where fast and accurate MICR reading is required, the MICRSafe offers a range of interface options.

With a simple drop-and-push check feed movement, the MICRSafe and Mini MICR significantly speed check verification and conversion. These devices enable users to easily format the MICR data to match any application input requirements. In a single pass, the MICRSafe and Mini MICR read E13B and CMC7 MICR fonts. Designed for multi-use environments, the MICRSafe and Mini MICR offer an optional 3-track magnetic stripe reader to read ISO standard credit and debit cards and ID cards.

Non-Encrypting MICR with SCRA

ImageSafe

The multi-purpose ImageSafe is a compact double-sided, encrypting check scanner that offers a cost-effective alternative to implement PC-based electronic check applications. Ideal for use with Check 21, BOC, and remote deposit capture applications, ImageSafe also enables secure card-based payment transactions with its integrated MagneSafe™ secure card reader authenticator that encrypts card data at the point of swipe. The flexible device can also be used with an ID card for strong two-factor authentication during online financial transactions.

Excella STX

Excella STX is check reading made easy. Financial institutions that need an affordable method for rapid image capture at the earliest entry point when processing BOC, Check 21 and remote deposit capture transactions, the Excella STX leads the industry in reliability and ease-of-use. Featuring a front and back printer for franking and endorsing, Excella STX scans front and back images in a quick, single pass. The small footprint unit also offers single-side scanning for standard ID cards and offers an optional color scanning feature. With an integrated MagneSafe™ secure card reader authenticator; this device may be everything your application needs for secure transaction processing.

Excella for High Volume Performance

When high performance check processing is an integral part of your application, Excella delivers both the speed and efficiency you need. Excella is the ideal desktop check reading device for early-image capture and programmable endorsement message in high-volume electronic check applications, including BOC, Check 21 and remote deposit capture. With a small footprint and striking modern design, Excella is an auto-feed check reader which captures both the front and back image of checks in a single pass at 45+ DPM. The automatic feeder has a capacity of up to 70 documents to easily support even the most active check processing applications. The easy-maintenance, high-speed unit is API and protocol compatible with MagTek's Excella STX single-feed scanner for optimum application flexibility.

Non-Encrypting MICR with Conventional MSR

MICRImage
Single-sided scanner with magstripe card reader

MICRImage™

Designed to interface with PC applications and terminals, the MICRImage is the ideal solution for Check Conversion and ACH applications where both size and ease-of-use are critical factors. With a small footprint and an advanced ergonomic design, the MICRImage delivers the accuracy and compatibility financial institutions of all sizes require for electronic check transactions. Reading MICR data and scanning a check's front image in a single pass, MICRImage can store up to 100 black and white check images using standard CCITT G4 compression. MICRImage provides the highest MICR read accuracy available to ensure successful electronic check transactions. The ergonomic design features visual indicators for ease of use and rapid training while multiple interface ports ensure simple connectivity. The MICRImage is the ideal check reader and scanner for electronic check applications of all types including National Automated Clearing House Association (NACHA), Point-Of-Purchase (POP), Accounts Receivable Conversion (ARC) and (Re-Presentation Check Entry) RCK.

Specifications

	NonEncrypting MICR with SCRA			Encrypting MICR and SCRA	Conventional MICR with MSR
	ImageSafe	Excella STX	Excella	MICRSafe	MICRImage
IMAGING					
MICR ENCRYPTION	NO	NO	NO	YES	NO
MAGSTRIPE READER	SCRA 3TK	SCRA 3TK	NO	SCRA 3TK	MSR 3TK
PRINTER	FRONT & BACK	FRONT & BACK	BACK ONLY	NO	NO
SCANNER	DUAL SIDED	DUAL SIDED	DUAL SIDED	NO	SINGLE SIDED
IMAGE RENDITION	TIFF 6.0 JFIF with EXIF tags BMP			NA	TIFF 6.0
IMAGE COMPRESSION	CCITT G4 or JPEG			NA	CCITT G4
IMAGE RESOLUTION	200 dpi; black/white and grayscale images	200 dpi; black/white and grayscale images; color optional	200 dpi; black/white and grayscale images	NA	200 dpi; black/ white and grayscale images
CHECK CAPACITY	SINGLE FEED	SINGLE FEED	70	SINGLE FEED	SINGLE FEED
USES	Check 21; BOC; RDC				
SPECIFICATIONS					
MTFB					
ELECTRONICS	125,000 hrs				125,000 hrs
CHECK READ HEAD	1 MILLION PASSES				1 MILLION PASSES
MSR READ HEAD	1 MILLION PASSES				1 MILLION PASSES
DOCUMENT SIZE	4”x 9” Maximum 3”x 2.625” Minimum	4”x 8.5” Maximum	4”x 8.5” Maximum		4”x 8.5” maximum
MICR FONTS	E13-B and CMC-7	E13-B and CMC-7	E13-B and CMC-7	E13-B and CMC-7	E13-B and CMC-7
INTERFACE	USB 2.0; USB 2.1	USB 2.0; Ethernet 100 Base-T	USB 2.0; Ethernet 100 Base-T	USB; USB KB	RS-232; Ethernet; Modem; USB
CURRENT	300 mA; 1.5 A Max			600mA (Operating)	
VOLTAGE	12 VDC, 1.5 Amps	24 VDC, 2.5 Amps		12 VDC, 1.5 Amps	12 VDC, 1.5 Amps
MECHANICAL					
DIMENSIONS	Height: 6.0 in Width: 3.9 in Length: 8.1 in	Height: 6.3 in Width: 6.3 in Length: 9.4 in	Height: 7 in Width: 7.5 in Length: 13.25 in	Height: 4.25 in Width: 4.0 in Length: 6.25 in	Height: 6 in Width: 3.9 in Length: 9 in
WEIGHT	2.2 lbs	4.3 lbs	3.59 lbs	3.0 lbs	2.5 lbs
ENVIRONMENTAL					
TEMPERATURE	Operating: 0’C to 50’C (32’F to 122’F) Storage: -30’C to 60’C (-22’F to 140’F)				Operating: 0’C to 50’C (32’F to 122’F) Storage: -30’C to 60’C (-22’F to 140’F)
HUMIDITY	Operating: 10% to 90% noncondensing Storage: Up to 95% noncondensing				Operating: 10% to 90% noncondensing Storage: Up to 95% noncondensing
ALTITUDE	Operating: 0 -10,000 ft (0 - 3,048m) Storage: 0 - 50,000 ft (0 - 15,240m)				Operating: 0 -10,000 ft (0 - 3,048m) Storage: 0 - 50,000 ft (0 - 15,240m)

MAGTEK®
SECURITY FROM THE INSIDE

Founded in 1972, MagTek is a leading manufacturer of electronic systems for the reliable issuance, reading, transmission and security of cards, checks, PINs and identification documents. Leading with innovation and engineering excellence, MagTek is known for quality and dependability. Its products include secure card reader/authenticators, token generators, EMV contact, contactless and NFC reading devices, encrypting check scanners, PIN pads and distributed credential personalization systems for secure magstripe and EMV enabled cards. These products are used worldwide by financial institutions, retailers, and processors to provide secure and efficient payment and identification transactions. Today, MagTek continues to innovate. Its MagneSafe™ Security Architecture leverages strong encryption, secure tokenization, dynamic card authentication, and device/host validation enabling users to assess the trustworthiness of credentials and terminals used for online identification, payment processing, and high-value electronic transactions.