

International Banking: Turkey

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Turkey's Garanti Bank Selects Digital Check

Business Opportunity:

In 2007, Garanti Bank decided to implement remote deposit capture at the teller level to eliminate manual check entry to save both time and money. The bank wanted a process to scan post-dated checks quickly and accurately to increase the speed and quality of transactions in order to maintain both customer satisfaction and personnel efficiency.



The Solution:

After a significant testing period, Garanti Bank selected Digital Check's TellerScan 230-65 check scanner. One of the reasons the bank selected this scanner is its ergonomic and user-friendly design. Other reasons include support of the Digital Check scanners by Artekay since 1999 and scanner's ability to produce clear images after scanning poor quality checks without any problems. Image quality is an essential component of the check image exchange process and in distributed capture, if the

image is not captured correctly, costs and risk increase.

The Implementation:

In the last two years, Garanti Bank deployed more than 700 TS230-65 scanners, which scan 65 checks per minute, for all of its branch locations throughout Turkey. As the bank adds new locations, it deploys the scanner at each new branch.

Overall Benefits: By turning paper checks into high-quality images, Garanti Bank reduces paper handling, protects millions of customer checks and makes them easily accessible via a powerful search engine for the bank's internal business workflow.

The TS230-65 scanner's advanced MICR reading combined with its high quality image capture met the needs of Garanti Bank's frontline staff members. The scanner automatically adjusted the quality of the image as opposed to requiring tellers and business users to manually make corrections due to poor image quality.

Garanti Bank maintains its status as the leader in banking technology in Turkey by adopting the first remote deposit capture and check truncation program in the country. After it adopted this streamlined practice, other Turkish banks began using remote deposit capture as well.

About Garanti Bank

Over its 62-year history, Garanti became acknowledged worldwide for its strength and tradition in providing high quality offerings. Garanti Bank is Turkey's second largest private bank by asset size with the highest capacity to generate recurrent banking revenues. Total assets* reaching in excess of \$65 billion is the result of its customer centric approach and innovative culture. In 2008, Garanti delivered the highest ordinary banking income growth of 22% and increased its customer base by over one million, underscoring the resilience of its business model in a difficult year.



About Digital Check

Digital Check is a provider of distributed-capture check scanners for branch automation and remote deposit capture applications. The Northfield, Ill.-based company was selected for Bank Technology News' 2008 "Ten Technology Companies to Watch" for its innovative products and has been listed as one of the publication's top innovators.

Digital Check's [SB Line](#), [TellerScan®](#) and [CheXpress®](#) series of electronic scanners are cost-effective and provide high quality images, MICR accuracy and reliability. The company's scanners are available worldwide through a network of more than 70 authorized solutions providers and are supported by Digital Check's comprehensive fulfillment, training, support, warranty and repair services. For more information, call 847-446-2285 or visit the company's Web site at www.digitalcheck.com.

Digital Check is the technology provider of award winning scanners:

- CheXpress® CX30
- TellerScan®
 - TS240-50
 - TS240-75
 - TS240-100
 - TS4120
- SB Line of small business scanners
 - SB500
 - SB600
 - SB1000