

Community Banking

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Lone Star Bank successfully implements enterprise solutions for distributed capture

Business Opportunity:

In 2004, Lone Star National Bank decided to move into image processing with the business objective of improving check-processing workflow, and began the search for the right solution. To ensure the best implementation of



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distributed capture, Roger LeBlond, executive vice president of Lone Star National Bank, selected for their software image processing, ProfitStars, a Jack Henry Company which provides products and services to improve operating performance of financial institutions. He then evaluated available check scanners on the market through ProfitStars.

To test real world conditions, Lone Star National Bank used a variety of very poor quality checks to scan into the devices to determine which scanners produced the best image for both remote deposit capture and teller capture. 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 Solution:

Lone Star National Bank's decision to standardize the solution using Digital Check's TS215 and TS230 scanners was clear based on digital image results. According to LeBlond, Digital Check's scanners produced the best image, and the devices automatically adjusted the quality of the image as opposed to requiring tellers and business users to manually make corrections due to poor image quality. LeBlond also wanted to have a single piece of equipment for internal and external check capture to streamline support and keep maintenance costs at a minimum.

The Implementation:

Lone Star National Bank deployed teller capture to all of the company's 17 branches, and a number of their commercial customers currently use remote deposit capture. The bank has a number of Digital Check devices

deployed for remote deposit capture, two deployed for back office operations and 100 for teller capture.

Overall Benefits:

By implementing Digital Check scanners, the image quality is adjusted automatically, and therefore tellers utilizing teller capture make fewer manual adjustments. Benefits of remote deposit capture include funds becoming available sooner as well allowing checks to be cleared same day or next business day. Lone Star National Bank is able to extend their deposit cut-off time for customers from 2:30 p.m. to 9:30 p.m. due to teller and back office capture at ATM machines, and 6:30 p.m. at the branch due to remote deposit capture. Another benefit of electronic check capture is the reduced costs for deposit preparation. Stored digital images of checks reduce paper and deposit preparation time is eliminated, creating a more efficient, streamlined process. "Digital Check's scanners have exceeded my expectations," said LeBlond.



“The scanners have been very beneficial to our branches and at our customers locations.”

About Lone Star National Bank

Lone Star National Bank, headquartered in Pharr, Texas, was founded in 1983. The independent community bank has more than 300 employees and 17 branches throughout the state, and serves both commercial and consumer customers. Lone Star National Bank’s total assets are in excess of one billion dollars.

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