REMOTE DEPOSIT CAPTURE
Now with ZERO-FOOTPRINT Installation for Easier Setup

Remote Deposit Capture (RDC) has been a tremendous success and a boon to both the banking industry and to the merchants it serves. Introduced with the passage of the Check Clearing for the 21st Century Act, commonly known as Check 21, it streamlined check deposit and reduced float time between the deposit being made and the funds being credited to the account.

Especially in light of the pandemic that we all recently endured, RDC has become even more important to banks and their merchants and used more extensively.

It's indisputable that Check 21 greatly sped up the clearing process and the availability of funds. For the merchant, however, adopting RDC came with a learning curve. First and foremost among the challenges they faced was simply getting the system up and running.

*In fact, this one step - **the installation of the check scanner** - accounts for the leading reason that RDC customers reach out to their support help desks.*

Many of the frustrations and challenges with setting up RDC revolved around simply installing the application and the device drivers. Yet, even as increasing numbers of RDC applications moved online, the scanners still required USB drivers and other components to be installed. And as RDC moved to smaller businesses, this practice carried with it the requirement to use the scanners almost exclusively on Mac or PC operating systems, and sometimes the need to use specific browsers.

How do we eliminate the issues tied to these drivers and applications on the PC?

***Zero-footprint installation check scanners!** RDC is becoming **EASY and FAST to setup and configure,** reducing installation issues and calls to the help desk.*

That's right – we are nearing the time when we can say "Plug & Play".

With zero-footprint installation, it doesn't matter whether merchants are using their scanners on a PC operating with Windows, Mac OS, or Linux - or even which browser they prefer to use.

So, how Does Zero-Footprint Installation Work?

Microsoft developed a protocol known as **Remote Network Driver Interface Specification (RNDIS)** that creates a network connection using a standard USB connection to the host PC. That's now referred to as Ethernet over USB. It provides the same benefits as a network-enabled device, however, using the simplicity of a USB connection. Our new RNDIS-equipped scanners take advantage of this to create their own private network connection to the PCs they're attached to -- using the same USB port and cable that a "regular" scanner does today. Though technically considered a driver, RNDIS should not require installation, as it already resides on your PC or workstation. And even though it was introduced by Microsoft, RNDIS works on a PC or a Mac! RNDIS

is already present on your computer, and it's there to be used - without any installation of additional workstation requirements.

Like all of Digital Check's other network-enabled scanners, our RNDIS-enabled devices use our SecureLink 2.0 network API. That means they're secure, easy to use, and easy to maintain. They conform to all Fiserv standards for these devices.

The result is that when you plug in the scanner, it should automatically make the connection without any additional installation required. **And, since banks have now moved their applications online, it becomes truly a plug-and-play process to get up and running as well as keep current with your Fiserv RDC application.**

What this means is that the days of installing a scanner driver and API are quickly fading away. With RNDIS and network-enabled scanners – the path to the future – workstation driver and API installations are no longer necessary. There is zero impact to the workstation footprint!

Digital Check has developed a robust line of network-enabled scanners, either batch or single-feed, that utilize RNDIS for integration with RDC applications. We are working with Fiserv to offer new scanners to our line later this year at Fiserv Hardware Advantage hardwareadvantage.fiserv.com.

Connect with Fiserv or Digital Check to find out more about network-enabled, zero-footprint scanning and how it can minimize or even eliminate installation headaches and support desk calls – vastly improving the merchant experience! You can find more information at digitalcheck.com/fiserv and (when available later this year) a quote for purchase at hardwareadvantage.fiserv.com.