



BB&T

About BB&T

Winston-Salem, N.C.-based BB&T Corporation and its subsidiaries offer full-service commercial and retail banking and additional financial services including insurance, investments, retail brokerage, mortgage, international banking, leasing and trust.

BB&T operates more than 1,500 financial centers throughout the Southeast and Mid-Atlantic regions.



With \$130.8 billion in assets, BB&T Corporation is the nation's 14th largest financial holding company.

More information about BB&T Corporation is available at www.bbt.com.

BB&T Selects Panini for Branch Image Capture

Challenge

Before branch capture, BB&T collected deposits in each of their branches across the country, using couriers to transport the items to centralized facilities for processing on traditional proof and reader sorters. The process was time consuming, expensive in terms of labor and transportation costs, and did not provide BB&T or their customers with expedited access to funds.

Solution

BB&T is transitioning to branch capture, using the Panini My Vision X[®] to convert checks deposited at the bank branch to electronic images. Tellers will scan transactions throughout the day and transmit the images to a central site for encoding and balancing.

"Partnering with Panini for branch capture was an obvious choice," states Steve Anderson, Senior Vice President, BB&T. "We've been very successful with the implementation of remote deposit capture (RDC) using the Panini My Vision X, so it made sense for us to carry that over into our branch capture initiative."

BB&T is leveraging the My Vision X wide range of performance options and device scalability to deploy models matched to the transaction volume of each branch.

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Result

“Because we were already using the Panini My Vision X for our RDC product, integrating the device with our branch capture platform was really very simple,” Anderson adds.

BB&T conducted a pilot focusing primarily on the user friendliness of the check scanner and software platform. The bank chose approximately 350 branches for its initial implementation of branch capture, targeting branches furthest away from their central processing sites.

The primary benefits of branch capture for BB&T are:

- Reduced transportation and labor expense
- Reduced equipment and staffing expense in central processing centers
- Facilitation of image exchange with other banks.

By processing transactions throughout the day using the Panini My Vision X, BB&T did not have to add staff in their branches to support branch capture. Steve Anderson also notes the reliability of the Panini My Vision X as playing a key role in the success of this initiative.

“We don’t have to worry about the device working when the tellers come in and start performing their capture process.”

“Panini has been a great partner for BB&T,” says Steve. “The quality and responsiveness of their support has exceeded our expectations, along with the ready availability of the product as we continue to add branches.”

“We’ve had great success with the Panini My Vision X at BB&T for our RDC product and for branch capture,” Anderson concludes. “We will continue to partner with Panini as we consider other distributed capture solutions in the future.”

Visit www.panini.com to view the comprehensive video case study.

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Panini offers check capture solutions that help customers fully realize the advantages and efficiencies available with the digital transformation of the paper check. Panini’s scalable check capture solutions address the complete range of distributed check processing opportunities.