

Enhance Financial Experiences with Epson

Actionable Steps Financial Institutions Can Take to Improve Account Holder Experiences and Stay Competitive

Moving money by digital means, like bank transfers, online bill pay, and payment apps, is becoming more popular. But the fact is, many people still rely on paper checks.

The Federal Reserve reports that it collected 701 million commercial checks in Q3 2025. That's less than Q3 2019, when 1.084 million checks were processed,¹ but it's still a significant number.

A 2024 Atlanta Federal Reserve survey found 67% of U.S. consumers still have paper checks on hand.²

PYMNTS reports 75% of companies still use paper checks.⁴

Account holders continue to use paper checks for several reasons:

- With a check, people can pay anyone without requiring them to set up an app.
- A check gives the payer automatic proof of payment and a receipt stored at the bank.
- Using paper checks is a low-cost way to pay. Check processing is usually a free service.

Consumer and business account holders expect that your bank, credit union, or customer service counter will accept checks.

"The most likely scenario is that check volumes will level out. Even if check volumes continue to decline, it will be years before the last check is written and processed."³



How to Enhance Check Management and Payment Experiences

With consumers using a broader range of options for transactions, institutions need to optimize all types of transactions, including checks. Banks, credit unions, and financial businesses that accept payments and deposits can take these steps to be ready for anything:

STEP 1

Deploy Reliable Tech Tools

Great account holder experiences in the branch begin with prompt, efficient service. The tools that tellers and branch staff use must be built-for-purpose and reliable.



THE SOLUTION

Multifunction Teller Devices

Tellers and staff at banks, credit unions, and customer service counters can work faster and more efficiently with an all-in-one device. A multifunction teller device, like the Epson TM-S9000II and TM-S2000II, saves counter space and enhances workflows. It also reduces IT complexity and device management, enabling financial services teams to deploy one device for all the functionality they need, from check and ID scanning to check and thermal receipt printing.

Epson Multifunction Teller Device Features

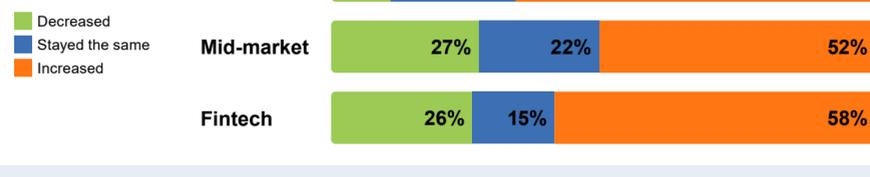
- The fastest check scan speeds in its class: USB scanning speed of up to 225 dpm and network scanning speed up to 200 dpm
- Flexible configuration, with USB or network connection
- Built-in inkjet printer, with up to 2" print area for slip and validation printing
- 100-check document feeder
- Configurable maintenance options

Epson multifunction teller devices, like all Epson products, including check scanners, document scanners, and printers, are backed by technical service and support from our experienced team.

STEP 2

Authenticate Identity With Low Friction

Unfortunately, check fraud is growing. Identity decisioning and risk management platform provider Alloy reports that 60% of financial institutions reported an increase in fraud in 2025, with enterprises seeing the most activity. Although single instances of fraud have occurred, with losses in the \$0-\$500 range, fraud by organized crime rings is on the rise, with losses totaling as much as \$10 million.⁵



THE SOLUTION



ID Verification

ID or account card scanning is a quick way to verify identity and confirm that the person presenting a check is an account holder. Epson TM-S9000II and TM-S2000II multifunction teller devices include ID scanners and optional magnetic stripe readers for quick data capture and streamlined policy compliance, integrated with your fraud solution.

ID Scanner Features

- Optional magnetic stripe reader (MSR) for capturing 3-tracks of magnetic stripe data from ID or account cards

STEP 3

Generate High-Quality Receipts

Providing your account holders with physical receipts is essential. It allows the customer to confirm immediately that you have applied the correct amount to a payment or deposit. The receipt is also vital for accounting as proof of transactions. You can enhance account holder experiences by quickly generating clear, high-quality receipts that contain all the information your customers need.

THE SOLUTION

Thermal Receipt Printers

The TM-S9000II and Epson's thermal receipt printers quickly deliver high-quality receipts. While the TM-S9000II has a built-in thermal receipt printer, Epson offers quality thermal receipt printers, like the TM-T88VII, to allow tellers to quickly deliver high-quality receipts and can operate next to a TM-S2000II device. Thermal print technology eliminates the need for ink or toner, reducing maintenance requirements and increasing uptime.



Epson Thermal Receipt Printer Features

- Print speeds of up to 500 mm/sec
- Long printhead and auto-cutter life
- Connectivity options include serial, parallel, powered USB, and Wi-Fi

Customers Walk into a Branch for More than Check Depositing and Payments

Account holders or prospective customers come to a local branch for more than deposits and payments. They need assistance with loans, lines of credit, new accounts, and other banking products and services.

The Federal Reserve Bank of New York reports that mortgage originations increased by \$512 billion in Q3 2025.⁶

RFI Global research found that people in more than half of U.S. households visit their local bank or credit union branch, and 37% report talking to a teller for routine transactions for one to four transactions per month. The research also found that in an age of digital banking, 39% of millennials still prefer to visit branches for personal interactions with financial advisors.⁷

Many consumers find the local branch more convenient, more transparent, and offer better customer service than digital options. Make providing services more consumer-friendly with streamlined information/document capture that shortens approval and onboarding processes.

THE SOLUTION

Workflow Enhancements

Epson offers high-performance, cost-effective solutions that empower your team to streamline printing and document capture. With these tools, your team is equipped to offer efficient service and create confidence when customers come to the branch.



Business Inkjet Printers

The Epson WorkForce Pro series delivers high-performance inkjet printing for small to medium workgroups. They feature 50-page document feeders, automatic two-sided printing, wireless connectivity, and connectivity options, including Wi-Fi, Ethernet, NFC, and mobile printing. The printers are also designed for maximum energy efficiency and sustainability.

Document Scanners

Epson document and ID scanners, such as the DS-790WN, deliver scans of up to 45 (pages per minute) ppm/90 (images per minute) ipm, one-pass duplex, and a 4.3 color LCD touch panel to program multiple jobs. They also feature built-in LAN/wireless networking, USB 3.0, and PC-free scanning for easy sharing and collaboration.

Tying It All Together

In the digital age, consumers expect financial institutions to enable greater convenience, speed, and security with technology. Transform processes with tools that enhance experiences, increase account holder satisfaction, and increase efficiency and accuracy.

To learn more, [visit us online](#).

Endnotes

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3. Epson, "Checks are Not Dead Yet: How Reimaging Check Capture and Processing Can Drive Cost Savings," August 16, 2024, <https://blog.epson.com/checks-are-not-dead-yet-2/>
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