

What to Look for in a Quality RDC Partner

The right remote deposit capture partner can help you elevate your business and improve your customer experience.

Despite the increase of electronic payment methods, many people still rely on checks. To compete and meet customer demands, financial institutions must provide better digital services that include RDC.

How do you choose a third-party remote deposit capture partner that meets your business and customer needs?

Read on to learn more about what to look for in a quality RDC partner.

What is Remote Deposit Capture?

Before diving into what to look for in a partner, let's review exactly what RDC is. [Remote deposit capture](#) is the process of securely depositing checks electronically. Rather than bringing paper checks to the bank, customers can scan the images to remotely deposit them in their account. Many financial institutions are already using RDC because of its many advantages including:

- Quick deposits
- Frictionless customer experience
- Fast access to funds
- Reduction in human errors
- Better customer experience
- Flexible deposit times
- Simpler process for banks and customers

How can an RDC Third-Party Logistics Partner Help?

[Third-party logistics](#), or 3PL, is the process of outsourcing logistics and fulfillment services. You can partner with a 3PL for many different solutions including RDC. Some of the services a 3PL provides include:

- Procurement
- Warehousing
- Picking, kitting, packing
- Shipping

Many financial institutions want to provide tier customers with RDC offerings, but they do not have the time or bandwidth. Working with an experienced third-party logistics provider is one of

the best ways to ensure quality RDC offerings for your clients or customers. A [3PL specialist](#) enables your organization to leverage the top networks and resources available for RDC.

The top services that a procurement specialist can help with include distribution, warehousing, fulfillment, and product sourcing. The right partner can provide expert advice on which devices to get, and they can also handle procurement and packing. Top providers also have shipping options and can support your overall RDC strategy.

Flexible Order Taking

You want an RDC partner who can take orders according to your preferences. The more flexibility the partner offers for taking orders, the better. Providing several order-taking options, like email, order forms, online, etc, will streamline the process and sufficiently meet customer expectations.

Ideally, look for an RDC partner who can white-label order taking. This way, your customers feel like they are interacting directly with your financial institution. The top RDC partners provide flexible order taking as well as white label services.

Hardware Selection

Choosing [RDC hardware](#) is not easy. The needs of your clients vary, and so does the hardware you need. Look for a partner with a wide selection of devices including accessories (cords, frankers) and consumables (ink, cleaning cards. A wide selection ensures you can accommodate all of your client's needs.

Customizable Shipping

Customizable shipping makes a world of difference for an organization working with an RDC partner. The best RDC partners will offer "kitting," or adding different items of your choice to each order. For example, some financial institutions offer a starter kit of consumables, the device brochure, installation instructions, etc. Others want to include a welcome letter or cleaning card samples.

Independent Partner

You're already busy enough. The goal of working with an RDC partner is to give you more time to focus on growing your business. You need someone who can facilitate all of the key RDC operations behind the scenes and address issues independently. You want a company that gives you peace of mind, and with whom you don't have to check in every day. Look for a partner with good problem-solving and excellent customer experience.

Warehouse Spacing and Third-Party Logistics

Organizations looking to offer RDC to their clients need a partner that provides warehouse space and all aspects of [third-party logistics](#). Logistics to look for include:

- Procurement
- Storing
- Maintenance
- Picking
- Packing
- Shipping
- Installation and training
- Billing
- Supply chain management

The best RDC partners will also offer PCs and other workstation equipment in addition to the back counter and teller line equipment. Working with a 3PL that offers third-party logistics allows you to have safety stock and accurate inventory management. In the long run, this is the simplest and most cost-effective way to streamline your supply chain.

Furthermore, look for a partner that is hardware neutral and has your best interest in mind. A hardware-neutral 3PL partner can provide you with trustworthy recommendations based on your unique needs rather than their partnerships with certain hardware manufacturers.

Repair Services

Much like any device, RDC hardware eventually needs some servicing to stay running smoothly. Maintenance and repair are time-consuming and will cost you time and money when you need to handle them yourself. Beware, not all RDC partners offer maintenance and repair as part of their partnership.

You need a partner that offers maintenance and repair services. Better yet, look for a partner that can manage this directly with your end-users.

Installation Services

RDC installation requires several steps. The basics of [installing remote deposit capture software](#) include:

- Choosing a dedicated computer to connect to the scanner and clearing the hard disk.
- Configuring the browser's security settings.
- Activating your computer for RDC use.
- Performing all system requirement tests.
- Installing the RDC driver.
- Testing.
- Troubleshooting.

Top RDC partners include installation services. This gives you peace of mind that installation will go quickly and easily.

Expert Advice on RDC Operations

Choose a partner that elevates your organization. Look for an RDC partner that provides expert advice on your RDC operations. You want to constantly improve your RDC process, equipment, offerings, etc. As an organization, it may be hard to stay up-to-date with the best RDC practices.

You should be able to turn to your RDC partner as your source of advice and recommendations for your RDC process. Quality partners do not only provide services, they also provide assessments and constantly look for ways to help you improve. The top RDC providers share crucial advice related to their area of expertise.

How BLM Technologies Can Help

Working with a 3PL specialist for RDC can help your business streamline your remote deposit capture program. The best partners provide all of the key services above, but choosing such a qualified partner can seem like a challenge in itself.

BLM Technologies is here to help you with all aspects of RDC. We are an RDC partner that you can count on, as we provide RDC risk assessment, implementation, and expertise. You can count on us to deliver all of the key services listed above. Learn more about how we can help with RDC planning, procurement, maintenance, and more by contacting us today.