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Merrill Lynch is one of the world's leading wealth management, capital markets and advisory companies, with offices in 40 countries and territories with total client assets of almost \$2 trillion. For more information on Merrill Lynch, please visit www ml com



About PSG, Inc.

PSG, headquartered in Irving, Texas, is a custom conveyor systems manufacturer. PSG designs and manufactures turnkey process and packaging systems for food, beverage, cosmetics, pharmaceutical, electronics and other industrial applications. For more information visit www.psg-dallas.com.

Merrill Lynch Selects the Panini My Vision X® for Remote Deposit Capture

PSG, Inc. (Merrill Lynch RDC Client) Realizes Benefits

Challenge

Merrill Lynch selected the Panini My Vision X when they rolled out their branch capture solution several years ago and had an outstanding experience. Because reliability is a critical component when transitioning check scanning from a centralized to distributed processing environment, Merrill Lynch knew selecting the right check scanner for their Remote Check Deposit Service would be vital to their success.

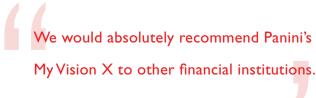
Solution

"Because the Panini My Vision X was so reliable in our branches, we knew it would be the perfect choice for our clients when we rolled out the Remote Check Deposit Service," states Daniel McVeigh, Financial Advisor, Merrill Lynch.

Merrill Lynch is utilizing Panini's full line of My Vision X check scanners.

"Each of our clients has unique needs regarding check deposit volumes and requirements," notes McVeigh. "Panini's vast product line of scanners makes it very easy for us to recommend the right solution to our business clients."

According to Merrill Lynch business client PSG, Inc., it was really a quick decision to implement the Panini My Vision X for remote deposit capture. "It just really made sense for PSG to go with the Remote Check Deposit Service and the Panini My Vision X because of the cost savings and convenience we were going to add to our daily process," says Lori Boyd, Financial Director, PSG, Inc.



Daniel McVeigh Financial Advisor Merrill Lynch



Daniel McVeigh Financial Advisor Merrill Lynch



Lori Boyd Financial Director PSG, Inc.

Result

McVeigh notes several benefits of the Merrill Lynch Remote Check Deposit Service and the Panini My Vision X for their clients:

- The ability to make multiple deposits into their Working Capital Management Accounts (WCMA®) throughout the day directly from their business
- Elimination of transportation and labor costs
- Improved cash flow for the business because they have access to their funds more quickly
- Deposits can be made at times that are convenient for Merrill Lynch clients.

"The Panini My Vision X is extremely easy to install," adds McVeigh.

PSG, Inc. Financial Director, Lori Boyd, describes the remote deposit capture process as *very easy*. "It was a 30 minute phone call to get the scanner set up, and we were up and running that very day," she explains. "[To make a deposit] I just log on to the Merrill Lynch website, which starts the application, then I run my checks through the Panini My Vision X scanner. Our checks are deposited to the account, and it's posted that evening."

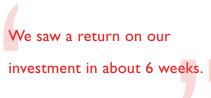
"We saw a return on our investment in about 6 weeks," adds Boyd. "The reliability and convenience of the My Vision X really makes us feel comfortable; it's very easy to use."

"Panini has been an extremely supportive business partner and a global leader in technology innovation," Daniel McVeigh declares. "Using the My Vision X allows Merrill Lynch to provide our clients with Panini's cutting edge technology."

"It's a decision that just makes sense," notes Boyd. "It takes less time, and less money to deposit funds into your account with Remote Check Deposit and the Panini My Vision X."

"We would absolutely recommend Panini's My Vision X to other financial institutions," McVeigh concludes.

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



Lori Boyd Financial Director PSG, Inc.

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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.