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Hot New Survey



E-Seek Inc.

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ISO benefits:

- State-of-the-art bar code data readers
- Easy to use and low cost: simply attach to existing terminal
- Small footprint
- Add-on revenue opportunity for MLS's

Enter a New Dimension With E-Seek

As Americans, our lives are completely different now than they were prior to September 11, 2001. It's not just international travelers or foreign-born citizens who are affected by heightened security requirements. Anyone who has a driver's license knows that identification cards are becoming more sophisticated and employing advanced technology.

One such advancement is PDF417, the technology employed by two-dimensional (2D) bar codes on state-issued identification cards and drivers' licenses. According to the American Association of Motor Vehicle Administrators (AAMVA), a non-profit organization that develops model programs in motor vehicle administration, 38 states use 2D bar codes on their drivers' licenses and ID cards.

In September 2003, the AAMVA released the results of a year-long project to develop a new card design specification for drivers' licenses and ID cards. The purpose of the project was to determine standards and best practices to improve the quality, uniformity and security of the driver licensing process in North America.

The association strongly recommended that states base their cards on the report's findings saying, "The PDF417 two-dimensional bar code symbology is the minimum mandatory machine-readable technology that must be present on compliant DL/ID documents."

States are moving to the 2D bar codes for a variety of reasons. For example, PDF417 2D bar codes can hold more information

than traditional magnetic stripe cards. They can also store data, graphics, fingerprints, photographs and signatures.

But the most important feature is security. A 2D bar code is more resistant to fraud than a mag stripe. With a mag stripe, it is possible to re-record over the stripe, thus altering data. Information stored on a 2D bar code cannot be altered.

The increased use of this technology means that merchants need to be able to read 2D IDs. MLSs can leverage this need into another revenue opportunity if they take the time now to become knowledgeable about 2D bar code readers.

L.H. "Andy" Anderson, President of E-Seek Inc., a company that develops and markets 1D and 2D bar code readers, said the time to take advantage of this opportunity is now. "ISOs should start selling ID," he said. "They are already selling to those who ask for it. This presents another revenue opportunity."

Research underscores Anderson's statement. According to the National Retail Federation and business-consulting firm BearingPoint, Inc., 83% of retailers expect to replace or upgrade POS systems this year.

Now is the time to educate merchants about 2D card readers and make sure their upgrades are the most up to date and include 2D readers, including those from E-Seek.

E-Seek was founded five years ago with the goal of developing a cutting-edge low cost product that would read 2D bar codes. The company's founders are engineers experienced in bar code technology. Ali Lebaschi, CEO, and Hak-Soo Kim, Vice-President, have been directly responsible for several patented devices in bar code technology, scanning technology and optical readers.

They developed the company's unique reading and decoding system employed in both their 1D and 2D card readers. In April 2003, the company began marketing the readers to VARs and resellers that provide host software for parsing the decoded data, such as Hypercom Corp., VeriFone, Inc. and Ingenico.

Many developers have now integrated the E-Seek products. For example, in the exhibit hall at this year's National Bar and Restaurant Association trade show in Las Vegas, seven of the eight vendors offering ID solutions incorporated E-Seek products as their bar code reader.

E-Seek reports that their readers are superior to those of their competitors because they are swipe readers, rather than handheld or mounted lasers. The company reports that the patented reading technology employed in all E-Seek products assures a fast and accurate read of the data.

The readers use a double read rate process to assure speed and accuracy. In other words, said Anderson, "It can read on the way up and on the way down." The low cost of the units combined with the compact size makes E-Seek products attractive alternatives to other readers.

Other features differentiating the E-Seek products include ease of use, size and versatility. The E-Seek readers attach easily to many popular credit card terminals, as well as Windows-based systems; there is no difficult assembly required. They are also easy to use because they don't require merchants to learn a new procedure. "If you can use an ATM, you can use our card readers," Anderson said.

The fact that readers are inexpensive (approximately \$325), coupled with the fact that merchants don't have to replace their existing terminal with a multi-app terminal make the E-seek products a cost-efficient choice.

The devices have a small footprint and take up little counter space, making them an easy value-added option. And, if a merchant's state doesn't currently require 2D bar code IDs, E-Seek's Model 250 includes a 3-track magnetic stripe reader in addition to the 2D bar code reader for use in all 50 states.

Security is important for all merchants, but it's especially so for those who cash checks or sell age-restricted items such as alcohol or tobacco. "The ISO/MLS channel is becoming more aware of selling ID as their customers are coming under pressure to check ID with the threat of fines or loss of licenses," Anderson said.

"In addition, federal legislation has been proposed that would require electronic age verification to reduce underage drinking ... Those customers of ISOs/MLSs that sell age-sensitive products or offer check-cashing services are the obvious end-users for E-Seek products."

Any MLS who serves the convenience store market would benefit from selling ID services to his or her merchants. According to the National Association of Convenience Stores (NACS), cigarettes were the largest sales category in 2003, representing 34% of in-store convenience store sales.

Beer was the second largest sales category, accounting for 14.9% of in-store sales. Additionally, according to NACS' 2000-2005 "Future Study," convenience stores' share of the beer market is expected to edge higher over the next few years-31.5% of all beer sold by the end of 2004 will be in that segment.

However, the 2D market is not limited to beer and cigarettes. "There is a lot of momentum in the check cashing area," Anderson said. In fact, data from the Federal Reserve indicates that more than 9% of Americans do not have traditional savings or checking accounts.

However, even those with bank accounts need to have their identities verified. The Financial Service Centers of America (FiSCA, formerly the National Check Cashers Association) reports that customers in 58% of FiSCA member locations have savings or checking accounts-and are asked to present their IDs when cashing checks.

However, the company is not limiting itself to tobacco and alcohol sales or check cashing. E-Seek products are also used in lobby systems, hospital admissions and other areas where the ability to electronically read drivers' license data is necessary.

E-Seek is currently exploring options with resellers serving the commercial and government markets. For example, Check 21 presents an opportunity to introduce its patented technology to the banking industry. 2D is also experiencing a surge of use in airport security, casinos and sports venues.

E-Seek is committed to developing cutting edge products to address the ID, security and financial markets, and its expertise in imaging and bar code technologies continues to create new product opportunities. "The uniqueness of the E-Seek products has expanded the marketplace beyond that originally targeted," Anderson said.

You could say they've entered a new dimension.

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