



PARASCRIPT®

Parascript® *CheckUsability*®

Instant verification of check quality and usability.

Bridging the divide from paper checks to electronic images offers significant benefits to the banking community: transportation and operational costs savings, faster collections, lowered risk of lost items, improved data security and better customer service. The Check Truncation Act of 2003, also known as Check 21, is quickly making check image capture and exchange a reality for banks and financial institutions as they move into the 21st century.

As banks are looking to add image capture and exchange solutions, image quality is no doubt at the top of the list of priorities. After all, poor image quality delays presentment, clearing and settlement; increases float, research and operational costs; and can negatively impact customer service.

Parascript has been providing recognition software to integrators for over a decade and continually sets new standards in accuracy and read rates. *CheckUsability* is a two-in-one solution for image integrity, incorporates image quality and usability techniques to ensure that images meet the most rigid quality and usability assurance tests. Using our advanced pattern recognition technology, we analyze a comprehensive list of items to detect any that are of low quality on personal and business checks and IRDs, minimizing the risk and costs both for truncating and paying banks. In addition, *CheckUsability* performs integrity checks either during capture (transport in-line mode) or after receiving images through the image exchange process (off-line processing mode).

Product Benefits

- Image Integrity for Quality and Usability Compliance**
CheckUsability allows integrators to deliver added value to their customers as they move closer to Check 21 compliance. Banks will be able to: improve the integrity of their images, minimize risk by identifying and fixing low-quality items, reduce costs associated with researching poor image quality, and assure that they meet image exchange requirements based on the ANSI X9.37 standards.
- Automatic Verification of Image Data Quality**
 Using Parascript's advanced pattern recognition software, integrators can use advanced recognition to validate the critical components of check image quality. Based on ANSI X9.37 guidelines, *CheckUsability* tests images at both the field and document levels and enables the tests selected by the bank.
- Automatic Verification of Image Usability Data**
 Parascript leverages its proven ability to read a multitude of fields on a check and apply results to field verification and image analysis. With this ability, banks can improve the integrity of the images they pass to other banks and to their customers as well as minimize risk by identifying low-quality items immediately.
- Use Multiple Methods of Verification**
 Parascript's software increases accuracy by providing quantitative analysis of pre-printed and hand written data using pattern recognition, geometrical analysis and neural networks. This comprehensive approach improves performance and results during the verification process.
- Define Your Confidence Value**
 Assigning confidence values allow users to execute different actions based on the verification results. The confidence value indicates how certain the verification process is about each match and allows the user to set thresholds based on their application needs.
- Integrate with All Standard Image Capture Devices**
 Parascript's software works seamlessly with standard check scanning equipment, does not require specific setups for particular transports and can be deployed in central or distributed capture environments.

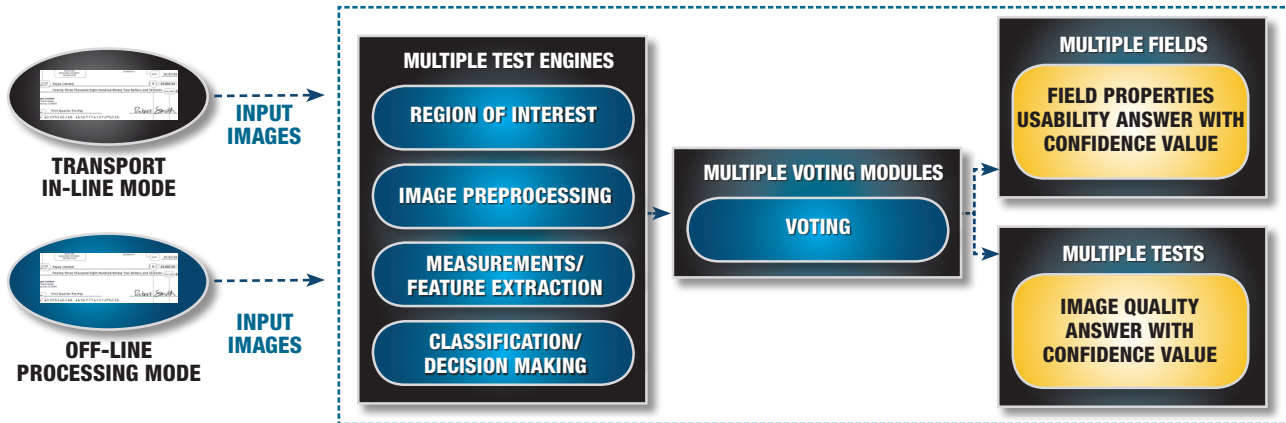
Quality Flags

- Partial image
- Excessive image skew
- Piggybacked images
- Images too light or too dark
- Images containing streaks and/or bands
- Images below the minimum image size or exceeding maximum image size

Usability Flags

- Date
- MICR Line
- Payee
- Payor bank name and address
- Courtesy Amount
- Payee Endorsements
- Legal Amount
- Bank of First Deposit
- Endorsement
- Signature
- Transit Endorsement
- Payor name and address

How *CheckUsability* Works



1. Multiple test engine are applied for particular quality and/or usability tests
2. Voting on results coming from different classification/decision making engines is applied
3. Image quality and/or usability answers are provided on a test or field including the confidence values

Technical Product Specifications

System Structure

- Recognition engines are organized as Dynamic Link Libraries (DLLs).
- Available in C API. Software development kit: contains setup, program files and sample application.

Components and File Sizes

- Dynamic Link Libraries: 8.9 MB
- Data Files: 6.4. MB
- TIFF 32 DLL: 230 KB
- SoftLock Files: 1 MB

Requirements

- Platforms: Windows® 2000, Windows XP®, Windows NT® 4.0, Windows 2003 Server

- CPU: Pentium III, 500 MHz minimum required
- RAM: 256 MB minimum required
- Storage: Complete installation requires a minimum of 20 MB free disk space

Input

- Image format: BMP, JPEG and TIFF uncompressed and with standard compression algorithms
- Black/White (1 bit per pixel) and grayscale (8 bits per pixel)
- Resolution: 200 - 240 DPI (black and white), 100 - 120 DPI (grayscale)
- Image type: personal check (both sides), business check (both sides) and IRD images

Output

- End result score used to make a final decision about the image quality.
- Confidence values for image quality and usability criteria.

License Protection

- Softlock

CheckUsability is just one of many solutions within Parascript's product suite. For more information visit our web site at www.parascript.com



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