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The Benefits of Digital Check's Special Documents Handling: Handling Money Orders

For many years, money orders have been the bane of the banking industry when it comes to electronically processing these documents. The security features designed to make money orders difficult to reproduce also make it challenging to create usable images for clearing purposes. In addition to the complicated security backgrounds of these images, the characters used for CAR/LAR are also printed using ink ribbons. After moderate use, ink ribbons have a tendency to produce very light characters which, on those heavy backgrounds, make them especially difficult to image and process. CAR/LAR read rates on these items tend to be extremely low, if the item can be read at all, leading to additional time spent keying in data and costly exception item processing.

Digital Check's Special Document Handling (SDH) technology, addresses this problem. Incorporated into our API, this feature uses advanced intelligence to apply special thresholding settings to remove the heavy backgrounds from the images while retaining key data for CAR/LAR and ICR processing. This enhancement of the bitonal image leads to higher overall read rates and easier reading by the human eye should manual keying from the image be necessary.

With SDH, a library of common difficult document types have been predefined with special thresholding settings that have been optimized to that particular document type. For items not already in the SDH library, optimized settings can easily be defined and added for new document types. The Digital Check API identifies the item using MICR code line data unique to that item and applies the necessary special image thresholding settings optimized for that item as it travels through the scanner.

For even the most complex document designs, SDH supports multiple zone image threshold configurations. This new process utilizes dual thresholding zones within a single document when multiple contrast backgrounds are used on items such as the USPS money order. The use of dual zone thresholding further optimizes the bitonal images for image clearing and CAR/LAR readability.

For more information about Digital Check's Special Document Handling or Digital Check scanners, please contact us at 847-446-2285, or email us .

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