

Burroughs
Payment Systems

Perfect Image

Comprehensive post-capture image analysis



Perfect Image

Perfect Image offers a single-call service to access character recognition (CAR/LAR/ICR/MICR), image quality and usability assessment functions, image processing functions, and image security functions. Perfect Image simplifies and streamlines access to image analysis functions, ensuring image suitability for electronic exchange.

The Perfect Image service can be housed locally on a PC, centrally on a server, or in both locations on a single network. Your image processing needs determine the number of instances installed across that network- as your workflow changes from day to day the load balancing feature included with every Perfect Image installation ensures that no single Perfect Image instance will be overwhelmed.



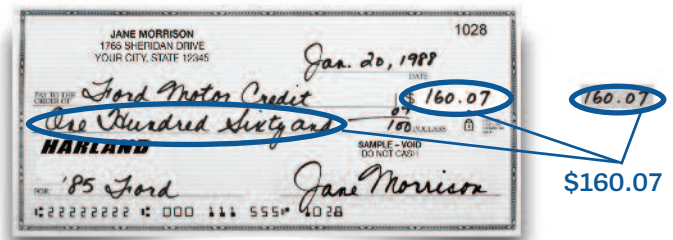
Perfect Image Recognition

Achieving a high recognition read rate is important, whether you're processing hundreds or thousands of items per day. Equally important, though, is the accuracy of those rates. It does stand to reason that reading everything, but getting a quarter of everything wrong doesn't do you much good – right?

At Burroughs we have worked for years to provide the best recognition technology in the industry. That effort has resulted in out-of-box Convenience Amount Recognition and Legal Amount Recognition read rates of over 90%, with an ACCURACY rate of 99%. And – clients who customize their solutions often experience even higher read rates!

How Do We Do It?

- We employ dual image processing whenever possible, using both black and white and grey scale images.
- We integrate Intelligent Character Recognition to handle hard to read and/or non-check items.
- We read your items multiple times. Some items might pass through our engines as many as three times!



Why Choose Burroughs Recognition?

We know there are other recognition providers out there, and making the right choice for your business can be hard when every solution looks the same.

There are Three BIG Reasons to Choose Burroughs for Your Recognition Needs

1. We're the only provider that offers a solution built with service oriented architecture. If you're building an application that will stand the test of time, implementing this framework means a lot to you.
2. We've been in the recognition business for over 20 years. That means we have more experience than anyone else... and that experience translates to the highest read rates in the industry.
3. We're not too proud to integrate best-of-breed technology, even if it's not our own. In our multi-engine recognition product* we use specially designed algorithms to combine the best pieces of several technologies. That's how we prove to you that we're committed to providing the best product possible.

**Burroughs recognition is also available with single-engine analysis.*

Image Quality and Usability

A good day can quickly turn costly when you have to deal with rejected items from the Fed. No one wants to spend time and energy tracking down items, assessing why they were rejected, and then re-processing work.

Our combined image quality and usability module detects 16 image quality defects and checks 12 fields on each check for usability. All of this analysis happens in seconds, and is guaranteed to save you time and money as you enjoy drastically fewer returned items.



Image Quality Analysis

Perfect Image provides image quality assessment for personal and business checks as well as Image Replacement Documents (IRDs) through automatic monitoring of standards-based image quality defects. Image quality assessment is based on the ANS X9.100-180 standard, but results can be reinterpreted for reporting based on the retired X9.37 Draft Standard for Trial Use.

Based on X9.100-180 Image Defects

Undersized/Oversized Image	Folded or Torn Document Corners/Edges
Below/Above Minimum Compressed Size	Document Framing Error
Piggyback Document	Excessive Spot Noise in Image
Excessive Skew	Front/Rear Image Dimension Mismatch
Image Too Light/Dark	Image Out of Focus
Horizontal Streaks Present in Image	Carbon Strip Detected

*Comprehensive Testing
in a Blink of an Eye*

Image Usability Analysis

Efficient and secure image-based item processing relies on high-quality images for a wide range of solutions from recognition and data entry to balancing, research, and adjustments. Image usability adds another level of image quality assessment to a hierarchy that seeks to automatically identify defects that might prevent an image from being used as intended.

Checks for location, presence, and MICR code line validation.

Front of Check

Date
Convenience Amount
Hand Written Amount
Payee
Payor
Signature
MICR Line
Memo Line
Payor Bank Name and Address

Back of Check

Transit Endorsement
Bank of First Deposit Endorsement
Payor Endorsement

Image Security

For years, you've been accustomed to controlling every aspect of an item's path from customer presentment to clearing. Check21, the remote capture of items, and the resulting images present several new challenges surrounding the way you manage risk in check handling. And when we talk about risk...we mean fraud.

Are Those Images Secure?

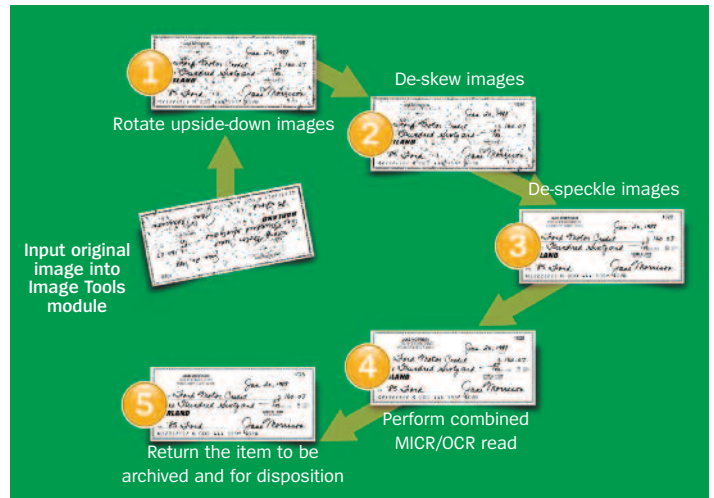
Sure you've got a firewall set up to prevent hackers from invading your server, but what about internal predators?

What about merchant capture customers who may or may not have secure networks where the image originates?

Digitally signing your images at the time of capture is the only way to guarantee that the item scanned is accurately represented at every point in the check clearing process.

Image Tools

You've got a well-trained staff and excellent equipment in place to image checks. Why, then, do some of your images look so bad? It's a well-known fact that sometimes stuff happens, and you end up with images that you know will never pass Fed standards for quality. Luckily we can help—with a comprehensive toolkit used to clean up bad images.



Data Mining

Simply reading a check is easy. Actually making the information contained on it work for your business is smart. Burroughs payee and payor recognition tools make getting to know your customer easier than ever.

Use Payee Line Recognition to:

- Track customer activity and offer competitive products
- Enhance your positive pay offering

Use Payor Line Recognition to:

- Create a customer profile that includes geographic disposition, frequency of visits to your business, and buying behavior
- Decrease fraud by validating incoming checks against valid name/account number pairs

About Us

Burroughs Payment Systems, Inc. offers its customers access to world class service, industry-leading technology, and overall support for a portfolio of payment related needs.

The Burroughs headquarters, located in Plymouth, Michigan is home to research and development, manufacturing, sales and support organizations for all product lines and services. These organizations are collectively responsible for both repeatable and custom solutions like the industry-leading SmartSource® check and document scanners and SmartCash™ cash automation solutions. Enterprise servers, device performance management software, a wide range of printer products, and a variety of financial supplies combined with implementation and maintenance services complete the Burroughs portfolio.



See our full line of products and services by visiting our website site.

www.burroughs.com

For more information about the entire line of Burroughs Payment Systems Financial Products visit www.burroughs.com or call 1-800-burroughs (1-800-287-7684)

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