

UV Detection



World Class Item & Payment Processing Solutions

Active Image UV Detection

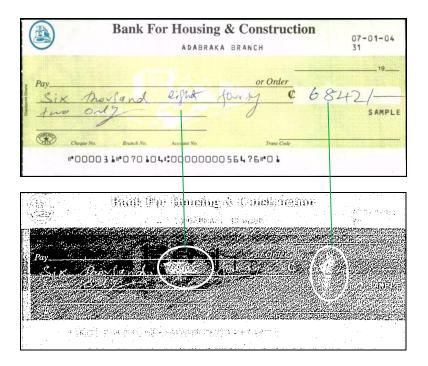
The 2010 AFP Payment Fraud Control Survey found that of respondents suffering a loss from cheque fraud 58% were due to payee alteration and 35% were due to amount alteration.

Typically in these types of fraud the alteration requires physical scraping or chemical washing of the cheque to remove and alter the existing information. In many cases banks have protected the critical areas of cheques with UV ink and the alteration in turn removes the UV ink allowing the fraud to be detected. Traditionally, the detection has been carried out visually by a teller or back office staff to intercept suspect items.

Aperta's Active Image UV Detection uses the UV imaging feature being built into cheque scanners. During the normal image capture in the front or back office operation the UV image is captured along with the normal CCITT and JPEG images. The UV image is then analysed to determine if the protected areas have been altered or the logos are missing – providing effective fraud detection built into your normal process right at the point of capture.

Benefits

- Reduces fraud from alteration and washing
- Seamlessly fits into the normal imaging process



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