

If it's not clear, it doesn't exist.

## How Much Are Image Quality Problems Costing Your Bank?

-If you answered "I don't know," you're not alone. Image issues are one of the least discussed multimillion-dollar problems in banking, racking up huge amounts in fees and costly delays in check clearing – though hardly anyone keeps track of exactly how much. Out of every 10,000 checks:

- About 8,000 will go through on the first try;
- About 2,000 will require a minor correction;
- About 3 checks will be rejected and incur an average of \$20 each in fees and research/repair costs.

At many banks, the 3 checks and money orders that cause next-day problems are responsible for as many clearing-related expenses as the other 9,997 put together!

### AN EASY WAY TO CLEAN UP YOUR IMAGE

Clear by Digital Check® is aimed at those last three difficult items – the "critical exceptions" that incur such disproportionate costs for your bank. By using patent-pending image enhancement techniques, Clear makes even the worst problem images readable again. And for especially difficult documents, the operator can perform zoned cleanup using a simple click-and-drag interface. A "smart memory" function lets Clear remember any check or money order type that gave you problems, then recognize it immediately the next time one shows up, so there's less work for you.

### CLEAR FITS RIGHT INTO EXISTING SYSTEMS

Clear is easy to integrate into your operations workflow, capturing MICR data, allowing corrections, and delivering X9.37 files for output to your image exchange system. Clear also works with images that were scanned anywhere within your bank's footprint: At an operations center, at the teller window, and even on checks that arrived via remote deposit.

**REJECTED IMAGES**  
Incur \$20 or more in charges



**ENHANCE**  
Clear repairs the image



**EXPORT**  
Image are sent as X9 files



**CLEAR**  
Enhanced check is cleared



# How Clear Works

One of the top reasons why checks are rejected for poor image quality is because it is difficult to remove the background while retaining important information, causing the entire document to become too dark or too faded. Sometimes this is intentional (as with security printing), and sometimes it's purely by accident, but the effect is the same: The check comes back to you as a Non-Conforming Image (NCI).

Clear uses Digital Check's Best Read® technology to distinguish between background printing and check information, dropping out the worst of most problem backgrounds while retaining data. An operator can also select individual areas to improve the contrast until the image will clear electronically, the way it was meant to.

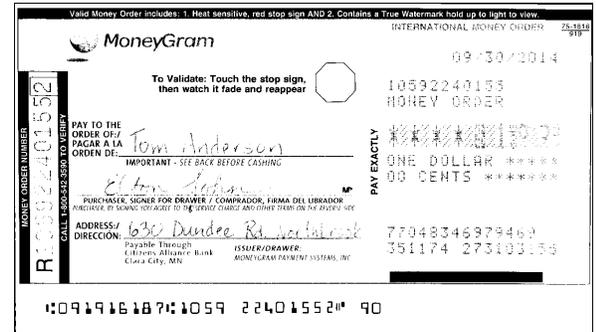
We've found that the bulk of most banks' Non-Conforming Images (NCIs) come from a small number of difficult-to-scan document variations that occur over and over again. Clear's memory function can store the right settings and zoned areas for these documents and automatically apply them the next time one is seen. By using the identifying characteristics on the item, Clear can tell what kind of document it is and load the optimal settings. The same type of memory templates, when used in combination with the Digital Check's pre-clearing Special Document Handling system, can make the maximum number of checks possible go out for clearing and not come back.

For more information please visit [www.digitalcheck.com/clear](http://www.digitalcheck.com/clear)

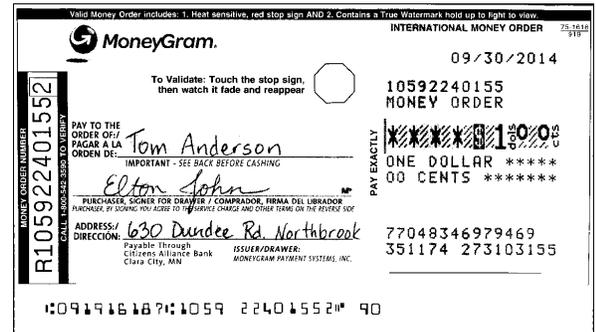
## Witness a CLEAR Difference

The image at top was scanned with no special enhancement. Below, Clear applies multiple settings to make the entire document readable.

### Before Clear



### After Clear



### Smart Memory Function

"Remember This" option saves document types that come up frequently, and instantly recognizes them next time.



### Intelligent Thresholding

Adjusts every image automatically for best quality; click-and-drag selection lets you do detailed cleanup on difficult areas.



### Distributed Reach

Items can be scanned anywhere in the bank's footprint and then cleaned and corrected from a central location.



### Banking Workflow Integration

Allows MICR/amount correction, and delivers X9 files to finalize.



THE SECURE CHOICE™