

Bank

self-service



Clear Inline®: Clean up Problem Images at the ATM

Difficult-to-read checks and money orders cause problems in a bank's ordinary workflow, but at ATMs and self-service windows where there is no human assistance, these problem are magnified. Transactions have to be completed immediately, and a "can't-read" error means the customer keys in the dollar amount manually – and a bad image is sent on down the line for clearing.

With more and more deposits being made through self-service channels, the number of balance mistakes, time-consuming manual examinations, and costly Non-Conforming Image (NCI) rejects is skyrocketing.

Clear Inline uses patent-pending image enhancement techniques. With Clear Inline even the worst problem images become readable again and ready to process – no human intervention required.

HANDS-OFF IMAGE ENHANCEMENT

The original version of *Clear by Digital Check*® allows an operator to manually divide check images into "zones" and adjust each one differently to make it readable. Now, Clear Inline takes the human element out of the process and does the zoned cleanup automatically.

Clear Inline is ideally suited for self-service environments, because it intervenes while the transaction is still in progress, fixing the problem image before the customer has to key anything manually. In fact, the customer doesn't even know Clear Inline is there – they see the deposit go through as normal.

INTEGRATES WITH YOUR EXISTING PROCESS AND EQUIPMENT

Clear Inline integrates to the bank defined ATM software "stack" and can be easily integrated with your current infrastructure. Better yet, the software is device-agnostic, meaning it can be used to clean up scanned images from any type of input hardware – not just scanners made by Digital Check.

NO CUSTOMER KEYING
Reduce user error and fraud



SIMPLE INTEGRATION
Integrates to existing software



AUTOMATED PROCESS
Background image cleanup



ENHANCES
Clear repairs the image



CLEARs
Eliminates Non-Conforming Images that cause rejects



How Clear Works

One of the top reasons why checks are rejected over image quality is because the background printing makes the important information impossible to read when the image is converted to bi-tonal black-and-white. Sometimes this is accidental, but other times it's done intentionally by the document designer, as a security feature to make copying or altering the document impossible.

All Digital Check scanners use our patented Best Read® technology to determine the best contrast and light levels to get a good image – but sometimes that's not enough. There are up to six different areas of a check that contain critical information, and all of them need to scan correctly. If the printing isn't uniform across the entire document, a "one-size-fits-all" approach is still going to leave part of it unreadable. That's why Clear's patent-pending zoning technology lets you select different settings for each area of a check or money order, either with a manual click-and-drag interface or with pre-programmed settings.

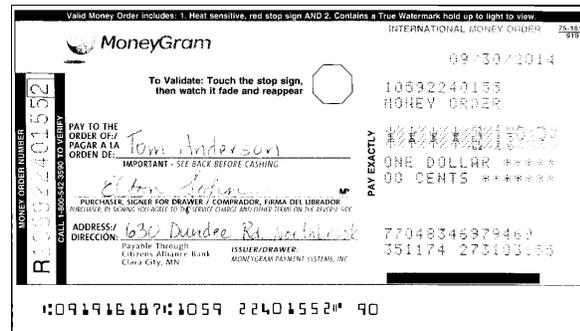
We've found that the bulk of most banks' Non-Conforming Images (NCIs) come from a small number of difficult-to-scan document variations that occur over and over again. So Clear's memory function can "remember" these problem documents from their MICR information, and store the right zones and settings to use automatically the next time one is detected.

For more information please visit www.digitalcheck.com/clear

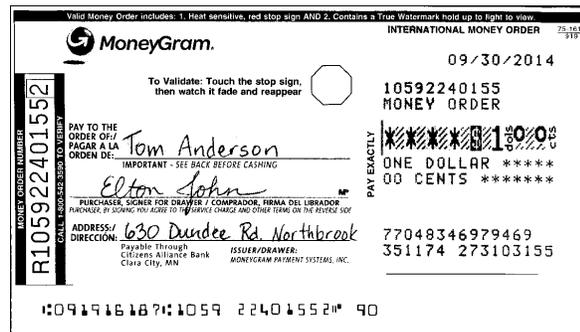
Witness a CLEAR Difference

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.

