

VECTOR: IQA

AN IMAGE EXCHANGE SOLUTION FOR IMAGE QUALITY ASSURANCE

USE THE IMAGE QUALITY ANALYSTS TOOL FROM THE IMAGE QUALITY EXPERTS

As the importance of check image quality in the Check 21 era has become apparent, we have taken the lead in ensuring our customers send and receive only high-quality images. In fact, image quality is an inherent element of our image-related products — it's analyzed early in the process, and no system is more accurate. VECTOR: IQA (Image Quality Analysis) provides image quality protection for both internal bank products and truncated/image exchange items. It can be deployed centrally or distributed to match your processing needs.

IT STARTS WITH FLEXIBILITY

VECTOR: IQA provides your bank with flexible profiles, through which you can identify which items you want to be processed by the product. For example, you could choose to select items surrounding a jam, rejected items, truncated items or specific account numbers.

HOW THE PROCESS WORKS

Items which have been selected according to your profiles are next reviewed for three criteria:

- **Image quality** – Is the image too light, too dark, skewed, etc.?
- **Image integrity** – Does the image represent the same item as that on the MICR record?
- **Image usability** – Is the necessary data present in all six legal fields on the check?

Suspect items are reviewed by operators based on these criteria, and the unusable items are selected for rescan. The rescan function supports a number of table top or medium-speed scanners for the rescan process, and once items are rescanned, they are sent to the archive as new or replacement items. For all truncated items, the X9.37 image quality flags are set and passed to the image exchange system.

VECTOR: IQA also includes a feature which is of critical importance in our new world of image exchange. The image usability feature provides the additional protection necessary to avoid presentment and/or expedited recredit issues.

For more information, contact Metavante Image Solutions at 800-554-8095, or visit us at metavante.com/is.

BENEFITS OF VECTOR: IQA

Provides image quality protection for both internal bank products and truncated exchange items.

- A missing image rate as low as one in 100,000,000
- You choose which items to analyze
- Provides the additional protection to avoid presentment and/or expedited recredit issues