



Parascript® CheckStock



Fraud Detection and Prevention with Parascript CheckStock creates a frontline defense against counterfeit checks. Parascript CheckStock uses a secure filter for detecting even the most sophisticated counterfeit checks. The product provides comprehensive verification of all main pre-printed elements on business and personal bank checks as well as IRDs, offering the industry's most accurate and reliable solution.

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most sophisticated
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Build a Frontline Defense Against Counterfeit Checks

Counterfeiting is one of the leading areas for lost revenue at financial institutions and is the fastest-growing source of fraudulent checks today. Banks incur up to 15 percent of all check-related losses due to counterfeit checks.

Check fraud schemes are many and varied, ranging from depositing single stolen checks to counterfeiting thousands of negotiable documents and processing them through multiple bank accounts. Criminals are always looking for new ways to attack institutions that allow them to stay "below the radar." This situation requires institutions to be ever-vigilant and proactive in applying adequate counterfeiting safeguards and innovative tools able to reliably detect counterfeited documents.

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Instant Verification of Check Authenticity

CheckStock's combination of multiple forgery-detection algorithms allows each individual pre-printed object on a check presented for verification to be scrutinized. It executes a faster comparison against the corresponding object on a reference check stock. In addition, CheckStock analyzes the size of the documents, the distances and complex relationships between different check stock elements.

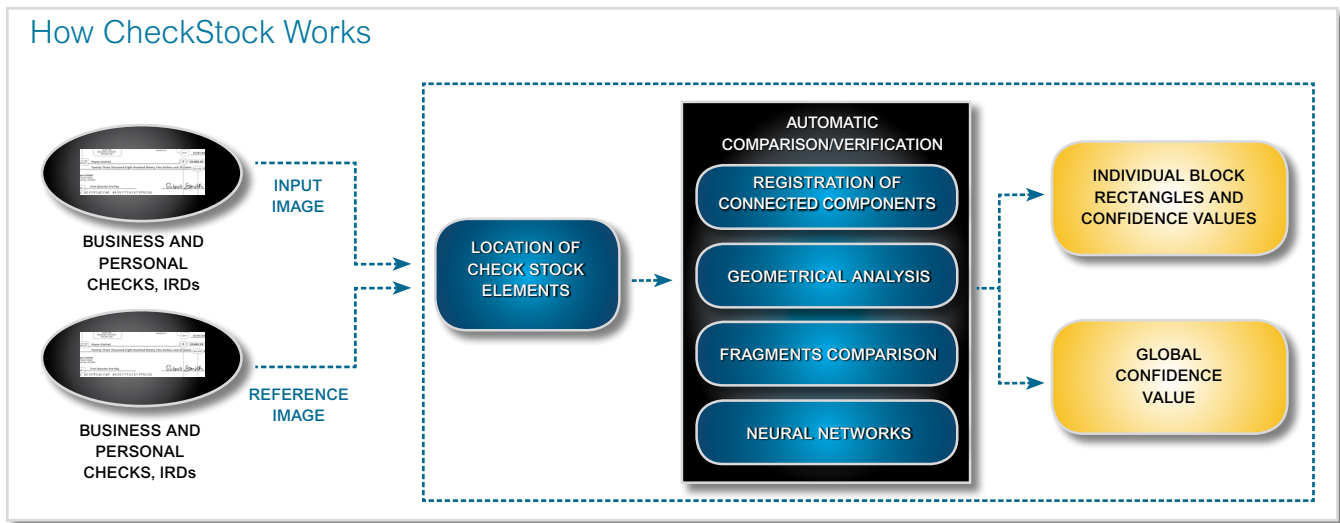
A registration algorithm locates a sufficient number of connected components on the images and examines them for similarities to ascertain the correlations between them. This innovative technology enables analysis of a minimal number of zones and avoids possible distortions from noise and rotations. The result is instant verification of check authenticity.



CheckStock Key Benefits Summary

- **Verify multiple document types.** CheckStock performs pair-wise verification of business and personal bank check stocks and Image Replacement Documents (IRDs).
- **Validate different check stock objects.** CheckStock combines multiple approaches to automatically locate and perform image comparison of pre-printed objects like headers of blocks such as check number, date, payee, dollar sign, memo and payor block on a suspect check or IRD image versus corresponding blocks on a reference check stock. It analyzes the elements' content, font type, font size and font spacing as well as the placement of each block and relative distances between sets or pairs of blocks.
- **Ensure tolerance of real-life image challenges.** CheckStock is fine-tuned to work efficiently with images scanned on different transports with varying levels of resolution. It can reliably compare images even if the input image presented for verification and the reference image have different resolutions. CheckStock also provides accurate verification when dealing with noise, stamps, marks, inscriptions and other distortions. Due to its advanced optimization algorithms, it can use a minimal clean portion of an image to ensure a reliable comparison.
- **Enjoy the advantage of diverse output options.** CheckStock issues a global confidence value that serves as a basis to determine how documents match and draws a conclusion about the probability that there is counterfeit. Depending on the confidence value chosen as a threshold, it is possible to regulate the percentage of false positives versus the percentage of false negatives optimized for each specific application. In addition to the global confidence value, CheckStock also returns the coordinates of each analyzed block and individual confidence values for each block. This mechanism provides a flexibility that allows elaborate decision-making, implementation of different scenarios for interpreting results and efficient integration with multiple decision tools.
- **Meet application speed requirements.** CheckStock exploits efficient comparison algorithms and allows optimizing data extraction and analysis to meet different speed requirements. It also integrates easily with any existing check fraud detection application.

How CheckStock Works



Technical Product Specifications Requirements

- **Platforms:** Windows® 7 Professional, Windows® 7, 8 & 10, Windows Server 2012.
- **CPU:** Pentium III, 500 MHz minimum required.
- **RAM:** 256 MB minimum required.

- **Storage:** Complete installation requires a minimum of 130 MB free disk space.

Input

- **Image Format:** Black-and-white TIFF, bitmap (BMP), and JPEG industry-standard images from a file, as well as images from DIB or from memory. *CheckStock* also accepts grayscale images (TIFF, BMP and JPEG) with 8 bits per pixel.

- **Image Resolution:** 200-300 dpi, 100 dpi-grayscale.

Output

- Main answer with confidence value
- List of answers & subanswers

License Protection

- Softlock

CheckStock is one of a suite of Parascript products.