

Parascript CheckUltra



Enable Real-time Mobile Deposit Leveraging Parascript CheckUltra

Get Both High Read Rates and Remote Deposit Support All in One SDK

Superior Check Recognition with the Highest Read Rates

Get superior check recognition with the read rates and the accuracy that you need to support all of your remote deposit needs. Parascript® CheckUltra® is designed specifically for remote deposit.

Whether checks are deposited using ATMs, remote scanners or mobile phones, remote deposit solutions require that the check is of the highest quality to support automated data extraction.

CheckUltra establishes the most rigorous standards for check processing and combines key technologies that ensure the check is a legal negotiable instrument.

Quality Reading and Image Usability Detection Solution

CheckUltra is the check recognition solution that is specifically tuned to provide the most efficient answer for those looking for the highest read rates and accuracy required by remote capture and proof-of-deposit (POD) environments. CheckUltra is optimized to gain a dramatic increase in efficiency for CAR/LAR and MICR readings, powered by machine learning.

CheckUltra analyzes image integrity and detects images of personal checks, business checks and Image Replacement Documents (IRDs) suspected to have a defect in addition to reading the CAR/LAR and MICR lines on financial documents.

Parascript leverages its proven ability to read fields on checks with exceptional read rate and accuracy and applies the results to field verification and image analysis. With this ability, banks identify problematic items immediately, resulting in improved integrity of the images that they pass to other banks and to their customers.

Advanced CheckUltra Benefits

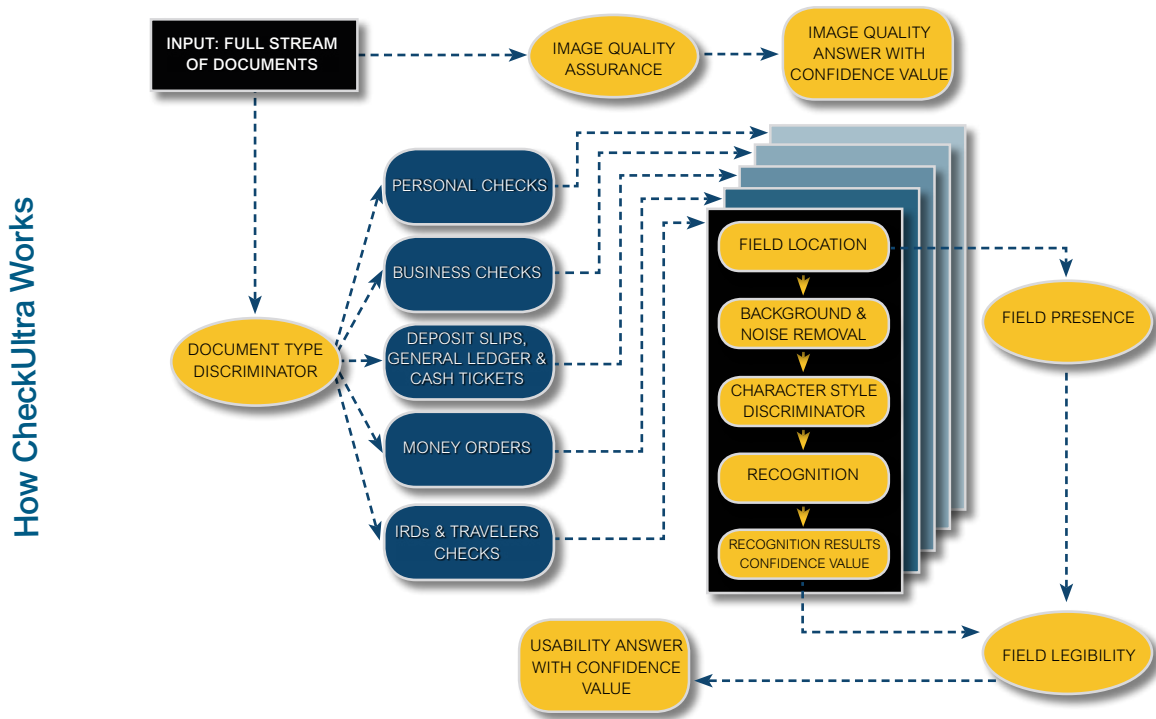
Achieve the Industry's Highest Recognition Rates and Accuracy. Parascript CheckUltra offers one of the industry's highest recognition rates and accuracy with a dramatic increase in courtesy and legal amount recognition rates. Our solution offers up to 10 percent higher accuracy compared to other solutions available on the market today.

Improve Recognition Results of MICR Line. CheckUltra optical recognition results are typically higher than the results of magnetic readers, and highly useful for those applications where a magnetic reader is not available such as mobile remote deposit.

Assess Image Quality. CheckUltra image quality assessment leverages interoperable Financial Services Technology Consortium (FSTC) compliant image quality metrics to determine if any of the conditions related to image quality are encountered for a particular image. Banks improve the integrity of their images, minimize risk by identifying and fixing low-quality items, reduce costs associated with researching poor image quality, and ensure that they meet image exchange requirements based on ANSI X9.37 standards.

Verify image Usability. CheckUltra image usability analysis discreetly processes each required field to both determine the presence of data and whether the data can be successfully recognized. It also detects backside endorsements. All of this means that your solutions can evaluate whether the check can be accepted automatically instead of dealing with a costly exception after-the-fact.

Detect CAR/LAR mismatch. CheckUltra detects mismatches between the check amount written in numbers (courtesy amount) and letters (legal amount). CheckUltra accurately reads both fields and detects if the results are different. For superior accuracy, the CAR/LAR mismatch conclusion considers multiple factors and does not rely solely on recognition results. When a mismatch is detected, a confidence value of mismatch is returned as an answer. This functionality provides a reliable solution to detect counterfeits and alterations. This is yet another step Parascript takes to safeguard financial institutions against losses due to fraud.



Technical Product Specifications

Requirements

- **Platforms:** Windows® 7 Professional, Windows® 7, 8 & 10, Windows Server 2014 or 2016.
- **CPU:** Intel Core or equivalent.
- **RAM:** 256 MB minimum required.
- **Storage:** Complete installation requires a minimum of 130 MB free disk space.

Input

- **Image Format:** Black-and-white TIFF, bit-map (BMP), and JPEG industry-standard images from a file, as well as images from DIB or from memory.
CheckUltra 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 and sub-answers

APIs

- ActiveX, C, C++

License Protection

- Softlock

For more information visit parascript.com or call us at 888.225.0169.