



OrboCAR Accura XV™

The Last Recognition Solution Your Organization Will Ever Need

Underutilized Technology

Item processing capture trends and performance requirements have changed significantly over the past ten years. During this time, recognition technologies have evolved to meet the needs of proactive financial institutions (FI's). Unfortunately, many FI's have not taken advantage of these developments due to prioritization of enterprise projects, electronic transaction platform changes or new product offerings, leaving check processing environments "under-optimized".

Market Overview

There adoption of imaging started with centralized capture and eventually expanded to a highly blended environment for many FI's and service bureaus. Teller capture (front counter) continues to be implemented, albeit at a moderate to slow pace depending on the market segment.

There is no consensus for large FI's regarding optimal capture methodology. Blended environments with regional and remote branch locations (referred to as popcorn sites by some) are popular, with a final evolution to teller capture for a smaller percentage of the market.

Community and regional financial institutions invested heavily in check processing three to ten years ago. There are many highly efficient operations in place, where cross training and high

employee utilization has improved the efficiency ratios for these organizations. Unfortunately, many in this segment experience high levels of inefficiency due to peaks and valleys in volume. This causes over staffing and management challenges.

One constant remains in all of these environments: The business case is strongly dependent on how well the automation rates are achieved. Unfortunately, many institutions are still in the 60-70% range! The potential for significant efficiency savings remains for these clients.

Solution Set

Since 1996, Orbograph has been the leader in solution-oriented check recognition systems. Our value-based approach combines a unique blend of multi-engine technologies. Our business partnership activities and client services focus on superior field performance. As the Orbograph suite has evolved, 19 recognition-centric applications have been delivered.

OrboCAR Accura XV is our 15th anniversary recognition solution now available to the financial industry. Accura XV is the culmination of many man-years of development. The result is an engine with the capacity of over 90% read rate performance at 99% accuracy across any range of scanners. These performance objectives are based on the full

bank document mix. Check read rates can climb to 95% depending on the mix and environment. Additionally, Accura XV-based image quality/usability (IQUA) tests improve performance over older versions, targeting 1-1.5% false positive rates with improved detection levels.

Packaging

In an effort to consolidate the number of releases yet offer a wide range of licensing options, Accura XV is now two distinct software packages, simplifying support and installation cross the enterprise, while providing multiple license options:

- Centralized Recognition
- Centralized IQUA (based on Accura XV for both Reco and Non-Reco Users)
- Accura XV Branch Reco
- Accura XV Merchant Reco
- Accura XV Teller Reco
- Distributed IQUA
- Amount Verification

Accura XV is also the underlying engine technology for Automation Services LE and Automation Services. For financial institutions who choose not to purchase Accura XV via capital investment with ongoing maintenance/support services, Accura XV can be obtained within the Orbograph Automation options.

Robust Feature Set

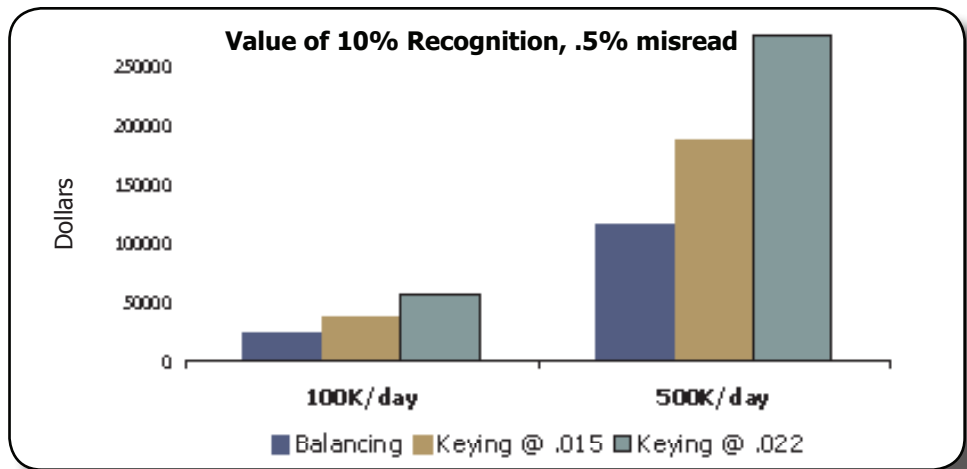
Running Accura XV in either centralized or distributed recognition environments incorporate a wide range of complementing features:

- Orbograph Portal: Interactive charts and graphs calculate read and misread rates at a document level, branch level tracking, teller level tracking, health monitor
- OrboTool: ICR (Intelligent Character Recognition) tool creates definition templates: Document types, multiple fields, TEXT ID for non-MICR or similar MICR items and Front/back of image
- ALR: Automatic Layout Recognition identifies item type and field location without document templates, assigns deposit tickets as credits
- Image Logger: Logging mechanism used to identify lower performing items for system tuning
- MICR Recognition: Internal engine streamlines reject repair
- OCR Recognition: Reads many OCR formats as well as teller validations, front or back of image

Field Performance

Field performance optimization is accomplished initially through Orbograph's iCare service. (See Client Services brochure) Results are analyzed for improvement. Orbograph's iCare service is highly recommended to attain performance objectives. Optimized performance varies depending on the environment:

- Centralized POD operations include deposit and cash tickets, general ledger items, loan coupons, and many more. Each requires a specific item definition and management of read rate and misread.
- Distributed environments are challenging due to many scanners



deployed. OrboTool definitions are pushed to each location.

- Remittance sites have a higher percentage of checks, however OrboTool provides excellent performance on remittance coupons and OCR lines.

Tangible Benefits

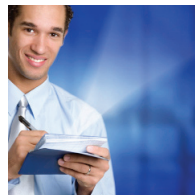
- Data entry labor est. 2.2¢ per item keyed (large bank benchmark number)
- \$.1862 per recognition error
- Average savings per 10% read rate per 100,000 items/day: \$55,000
- Average savings per .5% misread rate per 100,000 items/day:

\$23,250 (Global Concepts Benchmark Data)

Intangible Benefits

- Highly reliable technology
- Streamlined processes and FTE utilization
- Reliable and robust architecture allowing full redundancy of all its components positioned for growth
- The last recognition technology you will ever need
- The Accura XV solution has a wide range of interfaces available for technical consideration including C++, C#, Java, and .NET

About Orbograph



Check Processing Solutions



Fraud Prevention



Data Mining for Marketing



Forms Automation

Orbograph is a leading provider of check recognition services and OCR recognition software for the check processing and forms processing markets. Orbograph's innovative technologies are in use in over 1000 financial institutions and service bureaus, processing billions of checks and forms annually. Through check processing automation, fraud prevention, data mining for marketing and forms processing automation solutions, Orbograph enables clients to envision more for their organization by reducing costs, managing risk and driving revenue growth, while ensuring that achieving more is a reality.