



# Managed Recognition™

*Proactive, Customer-Focused Program Ensures Performance Levels*

## Underachieving Technology

The development of recognition technologies have kept pace to support more aggressive business cases in check processing. Regrettably, many FI's find their ROI to be far from stellar due to the inability to attain automation performance objectives. Little time is typically given to optimizing the recognition function, as many vendors minimize the impact of "low read rates".

## Market Overview

Challenges in attaining strong recognition rates existed since the 1990's, when high speed scanners yielded primitive image quality. Combined with courtesy amount recognition (CAR) limitations, field performance typically underperformed "lab results" by as much as 10%. This same challenge still exists today, as teller and branch capture environments push scanners to remote locations with little controls in place to monitor performance.

The large bank marketplace is a mix of various processing methodologies and workflows. Distributed sites lack controls and feedback while centralized customers many times are still using 1990 technologies in recognition. This segment is in strong need of improved technologies, but also defined processes and procedures to ensure performance

targets in read rates and accuracy are attained.

Community and regional financial are looking for a more simplified approach to attaining system operation. Typically, they are willing to work with a single vendor with performance objectives. A hands-off approach to managing systems and operations with an integrated control process with limited overhead is the perfect solution.

## Solution Set

Managed Recognition was created by the Orbograph Client Services group as an "insurance policy" for the product performance of Automation Services and Automation Services LE\*. We observed how customer field performance can deteriorate due to considerations "of the field" including: scanner quality, document design, additions of new documents, proper confidence level setting, document template creation, item preparation, stamping procedures by tellers and varying validations.

In an effort to take responsibility for product performance and maximize customer short-term ROI, Orbograph first introduced the iCARE program. (See Professional Services brochure). This highly successful program was found to be very effective, yet lacked a longer-term approach to insuring guar-

anteed performance over an extended period of time. By evaluating various total quality management methodologies, Orbograph chose to implement a customer-centric approach following Deming's DMAIC methodologies, laying the foundation to Managed Recognition.

The foundation to Managed Recognition includes 5 key phases:

- Define the problem
- Measure key aspects
- Analyze the data
- Improve or optimize
- Control the future state process

In order to fully reach the potential of a customer site, Orbograph also developed a wide set of technologies and tools to support the processes within Managed Recognition.

\*Managed Recognition can be offered with other recognition products upon request.

## Technologies and Implementation

Our unique technologies map directly to the 5 phases of Managed Recognition:

- Define: Defining contractual commitments can be done with or without inspection of source document and image capture. Item

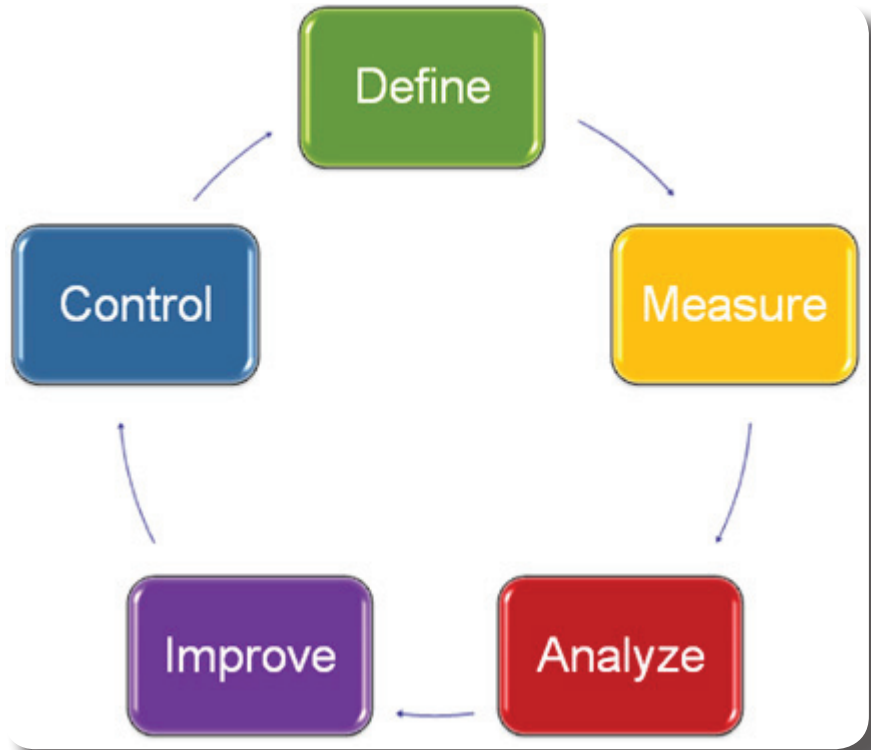
definition and setup completed with OrboTool, Orbograph ICR tool (Intelligent Character Recognition)

- Measure: Online business intelligence (BI) provides detailed measurement and monitoring of site performance
- Analyze: Orbograph Portal: Interactive charts and graphs calculate read and misread rates at a document level, branch level tracking, teller level query, health monitor, IQUA statistics
- Improve: Image Logger: Logging mechanism used to identify lower performing items for system tuning. Refine item definitions and communicate to department heads on how to improve the process i.e. provide teller endorsement feedback
- Control: Business activity monitoring (BAM), eReports send to customer daily, weekly, monthly or quarterly and ScanIQA: uses control document to focus on scanner quality

## Field Performance

Field performance optimization is specific to the workflow using a variety of techniques including:

- 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.



## Lower Labor Costs

- Reduce Operator Keying
- Shorten Balancing Time
- Minimize Overtime
- Expedite Process Workflow

## Improve Operational Quality

- Maximize Cash Letter Availability
- Optimize Read Rates
- Minimize Misencodes and Corrections
- Ensure Proper Employee Training

## 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.*