

bancor

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The **Bancor** Company was born in April 1974 from the division of the Research and Development Office of the Enrico Piazza Company, founded in **1924**, whose corporate object was the construction, sale and service assistance of printing machines and the relative accessories.

At the end of the 1960's and the beginning of the '70's the Piazza Company felt the need to diversify its activity, and it set up a research and design group for its own development and also for third parties.

This led to new activities of collaboration with some of the most important and specialised companies in the **Office Automation** field, companies of international importance like, for example, Olivetti.

In this period important projects were realized, projects that subsequently would be introduced into the production of these companies.

From these activities the group identified the banking sector as a driving force with strong technological development and excellent possibilities. It decided therefore to shift its attention directly to this field.

Bancor Company was founded with the precise objective of designing, constructing and marketing specialized machines and equipment for bank automation.



Towards the end of the same year, the Bancor Company presented its first machine, the **“Copiaeffetti B4000”**, a machine for the production of payment notices for deferred and installment payments.

It was an evolved copying machine that combined the possibility of photocopying effects and other credit securities, combining them automatically with a whole series of useful data necessary for the collection of the security.

In a short time this machine achieved great success on the market and covered a market share of about 95% in Italy and Spain.

A series of improved models followed, until **1982** when a new generation of photocopying machines was introduced for the production of payment notices, the **“Copiaeffetti Bancor OCP1”**. This new photocopier had, besides the classic photocopying system, a LED printer (first in the world), for the insertion of the variable data necessary for the collection of the security.

The machines were upgraded from electromechanical technology to machines with electronic and optical technology.

The success of the Copiaeffetti Bancor OCP1 was overwhelming, and in a short time virtually all of the Italian and Spanish banks adopted this system.



Always striving for diversification, and in the context of portfolio treatment (checks, effects and other credit notes), in **1985** the first reader-sorter was introduced for checks and effects, the Bancor "**Selesit 2500**".

In this case, too, it was an innovative product, the first reader-sorter built in Italy and perhaps in Europe.

Up to that time reader-sorters had been manufactured almost exclusively in the United States.

Among the innovative characteristics of Bancor's Selesit 2500, we remember:

- A very high number of pockets: 64, compared to the 32-40 in the most powerful machines existing at the time;
- Internal intelligence: the machine could be controlled by a simple PC, while all the other machines required powerful external computers with specific programming languages known by a few specialized programmers;
- Innovative Software procedures: these procedures required fewer document passages through the machine for the processing prior to the compensation station, consequently greatly reducing the processing times.

These reader sorters immediately had a great success and were adopted by a number of banks, among which the CARIPL0, COMIT, ESATRI (now of the INTESA group), CREDITO ITALIANO, B.N.A. and by most of the outsourcing services, that were spreading rapidly in those years.

In **1996** "**image digitalization**" was introduced on the reader sorters; this enabled users to capture the physical image of the documents at high speed (50,000 checks per hour, front and back) and store them on an optical disc.



In this same period, a series of check readers for bank counters was developed.

In **1987** Bancor introduced in a world preview, the first check reader for bank counters, the Bancor "**Lector 52**" that could acquire the code-line directly at the bank counter, when the title was negotiated, considerably facilitating all the following operations for the presentation to the Clearing House.



In **1992** the Bancor "**Lector 62**" was introduced; it was the first counter reader, that could acquire the code-line of the checks and physically divide them into two groups, truncated and not truncated, enabling banks to complete the check truncation directly at the counter.



In **1995** the new and revolutionary **“Lector K1”** was introduced, a new station for bank counters; it was very compact and it was connected directly to the keyboard of the personal computer (so it did not occupy space on the bank clerk’s desk). It not only read the check code-line but it could handle a number of other operations: it could read the magnetic Badges (magnetic band credit cards), and documents marked with different Barcodes, and above all, it could handle the reading and writing of the new Smart Cards, microprocessor cards.

In **2003**, a new multifunction bank counter reader (an absolute innovation) was introduced, the **“Lector K2s”**, an extremely small apparatus, that digitalizes and decodes documents (even rigid) on both sides directly at the counter, providing immediate electronic management of both the portfolio and of the documents. The “Lector K2s” can also be equipped with a badge reader and two reader/writers for Smart Cards. A single machine (only one interface, only one power input) that is very small but with many functions.

Many other projects, always in the field of bank automation, are currently being studied and developed and will soon be available.

Lector K2s full optional is now the ideal tool for managing all incoming documents, be they invoices, cheques to cash, or even credit and debit cards. It can handle all types of authentication procedure through the straightforward use of smart cards or external badges, enabling users to access the world of services available via digital signatures and customer authentication. Thanks to its automatic document feeder (ADF), it can manage larger volumes of documents faster, enabling their immediate digitalization, decoding and filing. Using the RFID module makes it even quicker to deal with the acquisition and recognition of your customers' or your back office's data, and using the writing functionalities gives you the opportunity to improve the efficiency of your business processes, allowing for instant document management. The new Lector K2s printer functionality enables a rapid recording of every type of document so that they can be dealt with immediately, with a highly positive fallout in terms of operativity and time allocation.

With **Lector K2s Full optional** you have the chance to manage all your front and back office needs in total freedom, within extremely limited spaces and using a single interface and the same machine; by satisfying all your needs with no time-wasting, it enables you to achieve advantages in terms of costs and consequently improves the efficiency of your business.



By means of a constant interaction with its customers, considering their needs and their central role in the **Bancor** vision, the *R&D* office is constantly working to introduce incremental innovations to its technologies and add radical novelties to the company's business, enabling customers to take a leading role in strategic changes in the way their business processes are managed and assuring them the opportunity to create and add value in all of their lines of business.

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