

# Micro Hole



**bancor**  
*Thinking quality for innovation*

**bancor Micro Hole is a patented solution to verify the security of checks by controlling the micro-perforated fields of the characters and identify any alterations or tampering in order to prevent counterfeiting,**

**in compliance with the strictest anti-counterfeiting standards defined by the Italian Ministry of Economy and Finance**



**bancor Micro Hole**, in addition to the normal acquisition in grayscale or colors according to IQA standards, verified by **bancor** through 16 sophisticated controls, captures and stores simultaneously a third image of the check which allows to highlight the real physical presence of the micro-hole and prevent possible fraud, thus allowing an automatic and safe control without any additional manual operation.

#### Documents managed

Italian checks or similar

#### Main features of a dynamic software

- Automatic check control
- Digitization of images
- Possible visual control on screen
- Reading of data regardless of the direction in which the document is inserted (Automatic orientation 0 - 180 degrees)
- Page processing time ~ 1 sec with 99.99% accuracy
- It performs an auto-deskew of the images, it automatically crops them and selects the area to be read (like, for example, CMC7, data matrix, etc)
- Removal of the document fincatura, with the aim of making the data more visible

#### Safety

**bancor Micro Hole**, thanks to its **Business Logic**:

1. controls the **microperforation** of checks
2. read the **data matrix**
3. carry out **cross-checks** on the data to verify their consistency
4. immediately identifies any fraud, without any interruption or delay in the check collection procedure

#### Digitization

It optimizes the archive of images (merged into a single document)

#### Reliability

**bancor** technologies can reach a reading accuracy of 99.99%

#### Operational efficiency

Thanks to **bancor Micro Hole** it is possible to reduce micro hole checking times to a few seconds: in fact, about 1 second is enough to read them.

#### Benefits

Thanks to its cutting-edge features and its versatility, **bancor Micro Hole** can be used by any operator who wants to:

- **save time** providing to its workers with a tool to facilitate their operations, avoiding them to manually control the bank checks
- **reduce the costs** of manual activities with low added value and high risk margin
- **increase the security** of the activities related to the management of bank checks
- **reduce fraud and increase security** related to any disputes
- **have a positive return in terms of image** towards customers, financial authorities, credit agencies etc
- **manage check images in a simplified and secure manner**
- comply with the regulations of the **Italian Ministry of Economy and Finance** regarding the digitization of check images
- **have a quick return on investment** by reducing costs and increasing customer satisfaction
- **etc**

#### Integrability

**bancor Micro Hole** is a solution that can be integrated on:

- any **bancor** hardware device



- any compatible hardware that meets the minimum requirements for the checking of the microhole

#### Interface user friendly

The user who must do the operation is equipped with a simple and user friendly interface, which allows him/her to check the data read by the software and, if necessary, correct them manually before confirming the payment.

#### Know-How and flexibility

Thanks to its flexibility and dynamism, **bancor** is able to develop any Software package based on customer needs: **bancor's** Know-How is in fact available to listen to customers' needs and develop specific software for their needs

#### bancor s.r.l.

20129 Milano - Via Vanvitelli, 44  
tel +39 022664215 - fax +39 022362992  
00196 - Roma - Via Cesare Beccaria, 16  
tel +39 063203597

**info@bancor.it - www.bancor.it**

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