



UV revolution

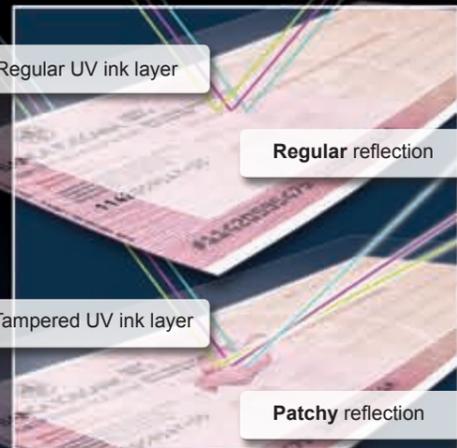
**Seac Banche**  
introduces its new Teller/Scanner with  
Ultra Violet anti fraud system



# UV revolution

SEAC BANCHE SOLUTION WILL CATCH THE FRAUD THAT SLIPS THROUGH ANY OTHER ANTI-FRAUD SYSTEM

Seac Banche is at the cutting edge of technology and anti check fraud system thanks to the UV sensors on our reader/scanner teller systems.



Seac Banche has developed a unique technology incorporating Ultra Violet sensors into the image capture cameras allowing normal grey scale and colour images of the checks to be captured as well as a UV image identifying alterations to the checks.

## Invisible protection, fraud in evidence!

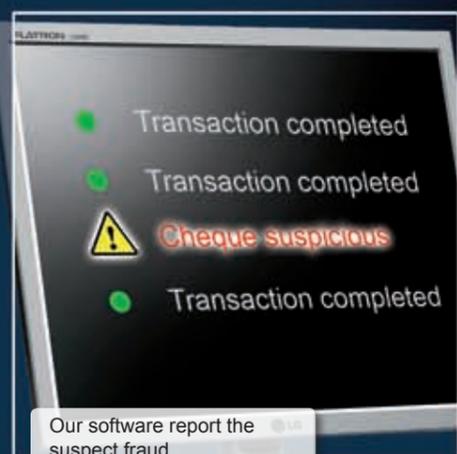
As a starting point, checks should be printed with UV ink in the most sensitive areas of the check such as the signature, the codeline, both amount areas and bank logo (if any). The UV ink is of course highly sensitive to the UV light and without disturbing the workflow, special "X-ray like" images are built, evaluated automatically and given a Fraud Risk Index ranging from 1 (not suspect) to 99 (highly suspect).

## Automatic verify, without interrupt the workflow!

If a check is altered in one of the areas printed with UV ink, irrespective of the method used (chemicals and solvents or bleached to remove or modify handwriting and information on the check) or even a high quality copy of the check (in this case no UV ink will be detected), special images in which the actual fraud evidence is highlighted and encircled are delivered, thus providing a cost effective method to review the suspect items without the trouble of handling and inspecting paper documents.

## Easy report, simple integration with any other fraud system!

These images are then available at all stages of the payment cycle, linked to a fraud report on the specific document. This fraud report can of course be integrated with any other fraud system, like hand writing/ signature recognition and payment profiling.



## Key Benefits Of Seac Banche Fraud Detection Solution

### PAPER BASED

Check paper is sensitized, subsequently traces of counterfeit and alteration on the actual paper stock are detected by sensors and stored with the document record.

### IN ALL CHECK CLEARING CYCLE

It can be used in distributed image capture in the teller scanners and in Centralised clearing processing.

### NON OBTRUSIVE

There is no interference with the check clearing process, no clearing delays are introduced.

### FULLY AUTOMATED

Fraud detection is performed automatically without human interference.

### INDEPENDENT OF THE CHECK AMOUNT

Every check is thoroughly checked, regardless of its value.

### EFFICIENCY

Labour intensive manual document inspection is replaced by highly efficient on screen inspection.

### ALL DIGITAL

The special image revealing the occurring fraud is a digital file and can thus be forwarded, stored, retrieved and displayed without any effort or loss of time, regardless of geographical distances.

### BANK REPUTATION

Low fraud rates have a positive effect on the reputation of the banks involved with the public, the financial authorities and the credit rating agencies.

### SECURITY

Independent of where the image is stored within the organization, check images travel with a digital signature embedded and an alarm can be generated in case a check image manipulation is detected.

### HIGH RETURN ON INVESTMENT

The Seac Banche solution gives a substantial increase in the detection of check fraud without interrupting or delaying processing of the checks. Time consuming manual inspection of the physical checks is no longer required, Seac Banche will increase efficiency since the manual handling becomes obsolete.

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## No risk with Seac Banche identification software!

Partnering with top a technology company, Seac Banche provides a practical solution based on UV check scanners and identification software to minimise the risk of check fraud, at the same time introducing a highly efficient way to inspect the physical checks.



Normal Scanning



Highlight of suspect fraud

UV Scanning



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