

# Patriot Act Compliance With Card Scanning

Credit unions face new ID challenges complying with the Patriot Act. Historically, credit unions only served members with a common bond, making it easier to identify the new member. With the move to community charters, credit unions now need means to better identify new and existing members. In most cases, this will be done by examining standard identification such as driver's licenses or passports.

For one credit union, a comprehensive solution to this requirement has been the identification-card scanning products offered by Card Scanning Solutions. Andrew Ackman of **US Agencies Credit Union** in Portland, OR raves, "We're currently using [Card Scanning Solution prod-

ucts] to comply with the US Patriot Act. We are able to save the images of the identification cards and import them into our document imaging system. This allows us to pull up the image of the ID card while the members are conducting their transaction and verify their signature and picture ID at the time of transaction. It's an excellent product! You just place the card on the scanner and it does all the rest."

With over 20,000 end-user installs worldwide, Card Scanning Solutions provides a low-cost, turnkey scanning and retrieval solution. Applications include: The IdScan, the ScanShell Pro OCR, the SwipeScan and the ScanShell 1000 – the passport scanner.

All of the applications (outside of the SwipeScan) incorporate the latest OCR technology in image processing with a state-of-the-art system that is pre-trained to recognize and interpret a wide variety of font types on ID cards. This line of card scanners is the only one in the market that packages the ability to read cards from all 50 states as well as interpret all three of the different technologies present on cards, into one user-friendly application.

The database will interface with virtually any credit union operating system. Card Scanning Solutions has partnered with such companies as Fiserv, Intercept and Cowww Software among many others, to provide to its users flawless integration with existing 3rd party programs.

With this innovative product line, collecting customer information will never mean having to sacrificing productivity.



*IdScan is the only driver's license reader that provides actual color image of the ID card, as well as all card text data.*

## Automatic Scanning, Reading and Indexing

IdScan was designed especially for reading driver's licenses and ID cards. The IdScan application will automatically scan, read and index your member's driver's license or ID card without any clicking or button pushing.

IdScan is the only application capable of:

- Reading driver's licenses from all 50 states.
- Outputting an image of the card and the text information extracted from the card into a comma delimited file.
- Storing separate image files of the signature and the face of the card owner.
- Saving the images automatically under the owner's name or ID number.
- Easily integrating with your existing document imaging solution.
- Reading all technologies from the card: OCR, Magnetic strip and 2D barcode pdf417 (Magnetic Strip hardware required).

# ScanShell Pro OCR

## Scan Any Card Into a Customized Database

ScanShell Pro is an easy-to-use database application for scanning ID cards, driver's licenses, signature cards and/or any other types of identification card.

With one automatic scan, you will get an image of the card and a text box with all of the information extracted from the card.

Some of ScanShell Pro OCR's powerful features include:

- The ability to catalog, sort and manage your database of scanned images.
- Full automation of the scan process that allows the user to chain-feed the media as the image processing takes place in the background.
- Database customization – Create/Edit your own data fields in the database.
- The capability of saving 2 card images on the same record. For example: A driver's license and a signature card.

# SwipeScan

Powered by MagShell

## Read and Process ID Cards in Only 2 Seconds



The new SwipeScan utility reads driver's licenses and extracts the textual information from each card's Magnetic Strip into an external file or clipboard. With a lightning-fast reading and processing speed of 1-2 seconds per ID card, SwipeScan is ideal for customer service offices and counters. SwipeScan starts analyzing the data on the magnetic strip automatically as soon as the driver license is swiped and saves the data in a text file.

The MagShell 900 reader is capable of reading any AAMVA and ISO compliant Driver License with a Magnetic Strip.

# ScanShell 1000

## Reading Passports From All Corners of the World

The ScanShell 1000 is a new innovative passport reader that scans and reads passports from all over the world. Combined with the IdScan software, the system provides the user with a color picture of the passport, an isolated image of the individual's face and a text file with all of the printed information from the passport. In addition to scanning passports, the ScanShell 1000 can also scan and read driver's licenses and ID cards.



*Scans passports as well as driver's licenses.*

### Verification

#### Never Be Duped By a Fake

With the new magnetic reader that was recently added to the ScanShell product line, we can proudly say that our application can read all technologies on a driver's license/ID card. This invaluable capability enables us to add the new and powerful feature of verification. The IdScan application can compare any two of the three sources—OCR, barcode and magnetic strip data—and indicate a match or mismatch. If the information from the two sources does not match, you know that the information is altered and that the driver's license/ID card is a fake.

# Accuracy

## Unsurpassed In the Market

The real difficulty in OCR technology is providing image processing to the level of cleaning the image from all the background "noises" in order to be ready for high quality OCR reading. Many companies have attempted to read driver's licenses through OCR technology. No company other than Card Scanning Solutions has managed to achieve high enough accuracy to produce a deliverable ID reading product with OCR technology. Amazingly, ScanShell product's accuracy ranges between **98-99.9%**, an ASTOUNDING accuracy rate considering the varying images, stamps, holograms and colorful backgrounds on different cards.

## The technical stuff- IdScan SDK

For developers, The IdScan Software Developers Kit (SDK) provides programmatic access to the scanner activity and driver's license reader capabilities.

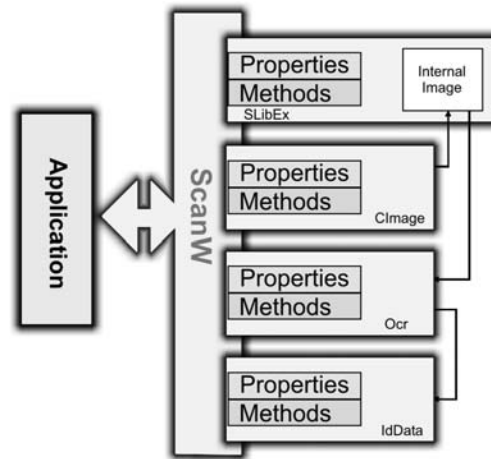
Using the SDK, you can control the ScanShell 800 scanner, detect card insertion into the scanner, acquire card images, process them one at a time or in batches, and retrieve the results sorted into fields such as name, ID number, social security number, address, DOB, issue date, city, state and zip code. The SDK can serve to develop applications that include:

- Scanning driver's licenses directly into kiosks
- Scanning cards directly into sales automation or contact management applications.
- Scanning cards and documents to capture bar codes or other information.

On a technical level, ScanW.Dll library is a wrapper COM object that eases the integration between VC++ source libraries and VB code. The library includes four sub libraries:

- **SlibEx** – Controls the scanner activity and contains the last scanned image in an internal memory. This library controls the scanning settings such as scan size, color scheme and resolution. The scanned image is loaded into an internal memory and can be saved to an external file in a bitmap format.

- **OCR** -- (In OCR version only) Extracts the textual data from the internal image.
- **ID Data** --(In the ID version only) Parses and refines the textual data extracted by the OCR or from reading a PDF417 bar code. The data is kept in internal variables ready to be exported to the application.
- **Cimage** – Allows for internal image manipulation such as rotation, color scheme modification, dpi modification and image exportation to a file in various formats. This library can also be used for the manipulation of external image files. Each sub library can function as an individual library regardless of the other libraries.



*The ScanW.Dll library consists of, top to bottom, the SlibX scanner library, Cimage imagine manipulation library, OCR general purpose Optical Character Recognition engine and IdData, the driver license and ID data parser that converts the OCR data to actual data fields.*



*The scanned image is loaded to an internal memory and can be saved to an external file in bitmap format. It can be integrated with CRM and DMs tools.*

# What do our clients say about our products?

## **Wanda Chambers, Suncoast Schools Federal Credit Union:**

"We have installed approximately 250 of your scanners at 34 branches. We are using these to help satisfy the requirements of the Patriot Act by scanning forms of identification into our system. This painless process eliminates the need for our member service and member financial representatives from manually copying forms of identification. Not only are we assured of an image of excellent quality, the process has eliminated the need to manually scan and then index often poor quality copies into our system. The solution has been a win-win all the way around. The teller is able to retrieve not only the signature cards for an account...but also the photo ID. We are extremely happy with the results."

If you have any questions related to our application, please contact our SVP for Member Service Operations, Carolyn Parslow, at 813-621-7511, ext. 88700 or Linda Calhoun, VP for Member Services, at ext. 88740.

## **Wes Browning, First State Bank in Athens, TX:**

"Your solution offered us a way to store customer identification documents quickly and cheaply. We were able to meet all identification storage requirements on the very first day. As an added bonus we can now deliver customer identification (stored driver's licenses) directly to our tellers and other CSR's at all branches using a simple web browser – no additional software was required!"

Using ScanShell applications will increase productivity and reduce human error through the archiving process. The bus-powered USB device is extremely powerful yet so simple to use, that in conjunction with its versatility, the benefits of ScanShell's applications will have an immediate impact on your business and productivity. It's fast, it's comprehensive, it's easy to use, and it's the cost-efficient way to get your members' information into your database.

## **The company**

Card Scanning Solutions, headquartered in Los Angeles, was established in 1999 to distribute comprehensive and cost-effective solutions for scanning and reading identification cards. The result was the development of IdScan, MedicScan and ScanShell, which now cover the company's main product activities, providing identification solutions for over 20,000 customers worldwide.

## **The Players**

### **Danny Hatzav, President and CEO**

Hatzav founded Card Scanning Solutions in 1999. Under his direction, the company has become the technological leader of driver's license card scanning software and hardware solutions. Hatzav worked in the sales field for 10 years before starting CSSN as a senior executive manager in the sales force of Agilent Technologies in Israel.

### **Giyora Sharaby, CTO and Manager, R&D**

Sharaby co-founded CSSN with the Hatzav brothers. He is responsible for defining and executing the company's technical vision and managing the software development effort that includes quality assurance and product management. He is the technical innovator behind the award-winning IdScan family of products. He has more than 15 years of high-technology experience, particularly in designing and developing cutting-edge software for the Windows environment.

### **Ilan Ben Shahar, MSc, Chief Scientist**

Shahar joined CSSN in 2002, after accruing extensive development and entrepreneurial experience in the hi-tech industry. He holds degrees in Physics, Electrical Engineering and Computer Science. In his position at Card Scanning Solutions, Shahar has made significant breakthroughs in the development of image processing technology for Optical Character Recognition reading of ID cards and has succeeded in high accuracy reading capabilities due to the new technological advancements which he developed.

### **Iuval Hatzav, Vice President, Sales**

Hatzav manages direct, indirect and channel sales worldwide, the company's customer base and CSSN's expanding product line. He served in R&D as a senior hardware team leader for Sony Electronics prior to founding CSSN.



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