

# Active

Business



**ASSIGN  
BUSTER**

Company: ManTechCustomer: ACTiveSubmitted by: MCC InternationalDate: December 2000ACTIVE Business Services are a managed services company processing business payments for the customers of major financial institutions throughout the UK.

## **The Opportunity**

Speed, Accuracy, Security, all three are of paramount importance when it comes to electronic funds transfer.

It's also a time and labour intensive operation , requiring a large number of operators inputting vast quantities of data and information. These applications involve the receiving of FAX transmitted payment information from Bank customers across the country. Previously the data from each payment submission was manually keyed into a main frame application by key-entry staff via terminals. ACTIVE were convinced that recognition-assisted data entry would potentially improve the overall productivity - without sacrificing accuracy. They were confident that such a system could also provide total security and offer new features. ACTIVE approached MIDAS to see if technology could speed up and simplify their operation.

The SolutionMIDAS were confident that the system they proposed could incorporate Recognition Technology to read the hand-written figures on the FAX payment submissions. This system would include validation applications which would verify the information, ensuring the accuracy of the data exported to the Host system. The payment instructions could then be totalled and balanced to ensure submission integrity; all with little by way of operator involvement. And all without a single piece of paper entering the

premises. The faxes are sent from thousands of remote sites, with ACTIVE having no control over the way the operators feed the documents into the fax machines. Neither do they have control over the quality and conditions of the apparatus the operators are using.

As a result the submissions may contain pages joined in continuous rolls, pages upside down, back to front missing, or illegible - producing a blank page. The MIDAS team set about devising a system that would clean up fax image so efficiently that it would be suitable for OCR. At the same time they had to ensure the entire system, while erasing all extraneous marks, lines and dots, would leave essential information intact. After a six month trial period the system went 'live'. Firstly the fax images are received by a dedicated fax subsystem developed by ACTIVE where they are transferred to image directories resident in a file server, awaiting pre-processing servers to enhance them.

MIDAS document image processing technology then takes over as the process 'cleans' and enhances the image - without manual intervention. This enhanced image is then stored in a batch directory where it is read automatically by Recognition Servers. Any individual character about which the OCR is unsure is identified for later attention by operators sitting at Error Correction stations, typically, only a few keystrokes are necessary to complete the data entry processing of each submission. To keep things moving smoothly, MIDAS have provided Batch Management Stations to handle any exception items. If an operator is unable to complete the information - perhaps due to missing information, an obliterated figure, or a

wrongly completed form - the document is placed in a suspension file. This leaves the operator free to continue with the next document.

The uncompleted document is reconciled at a Batch Management Station which may require contact with the originator of the form to obtain the delinquent information. From there it is either completed or slotted back into the workload to complete its data entry.. Again this re-entry happens transparently to the operators. Ingenious as all this is , the system is capable of even more.

For example, each payment is subjected to several validation checks including the balancing of all totals with the grand total, a feature which is unique to ProForm. An image based reconciliation process rapidly identifies and corrects any out of balance conditions. There are also a variety of traps and checks built into the system that question any figures that are wildly different from those usually received. Not only does this ensure that there has not been a recognition problem, it also captures miscalculation or fraud. The system also includes a number of security measures and interlocks built into the overall process. For example each submission is accompanied by a use once only password to guard against duplication.

The BenefitsThe system gives ACTIVE complete control. It gives them control of the process from start to finish. It gives control over staffing levels, fixed costs and security, Also improves accuracy which is far more consistent than compared to the individual operator. The introduction of ProForm to ACTIVE has enabled them to significantly increase their capacity to receive fax

submissions without having to handle, sort and process thousands of paper faxes. The efficiency of the whole operation has improved as a consequence.

As MIDAS used a modular approach to the design of the solution it has enabled ACTIVE to readily adapt it for new services. The growth of the payment services operated by ACTIVE continues at a high level, and many new customers are choosing fax as their preferred input method. The modular approach provides ACTIVE with the ability to remove potential processing bottlenecks without the need to re-engineer the entire system.