

X9 REGISTRY FOR CHECK IMAGE TESTS

CONTROLLING SPECIFICATION: ANS X9.100-40 Parts 1 & 2

Image Test Name: IBM MICR E13B Integrity Check
Image Test Number: 030.00
Image Test Version: 00
Image Test Status: A

Where:

A = Active (approved for use)

W = Withdrawn (not for use)

*S = Superseded (not for use -
replaced by specified test)*

1	Applicant Information	
1.1	Organization Name:	IBM Corporation
1.2	Organization Address:	8501 IBM Drive MG83/202-3 Charlotte, NC 28262
1.3	Organization Web Site URL:	http://www.ibm.com

Approved by: X9 RMG for Check Image Tests March 30, 2007

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2	Image Test Description	
2.1	Image Test Name:	IBM MICR E13B Integrity Check
2.2	Image Test XML Name:	e13bintegrity
2.3	Image Test Definition:	A metric used to report that the front image of a document contains E13B characters located in the area of the image where such characters are expected.
2.4	Image Test Applicability: Check all that apply.	<input checked="" type="checkbox"/> <i>Front Image</i> <input type="checkbox"/> <i>Rear Image</i> <input checked="" type="checkbox"/> <i>B/W Image</i> <input checked="" type="checkbox"/> <i>Grayscale Image</i> <input type="checkbox"/> <i>Color Image</i>
2.5	Intended Use: Intended business use/ application, business context, and business impact when test fails.	This metric will test the front image of a document and ensure that the document contains structures that have the “look and feel” of E13B characters. Note that this does <i>not</i> perform any codeline validation. It only checks to see if it can find something in the appropriate portion of the image that appears to be E13B characters. This test should be used to verify that the image that should be the front image contains characteristics of the front image.
2.6	Possible Causes for Condition Being Tested:	This test will execute whenever an image is processed and the user is not performing codeline matching. This test will be skipped if the user chooses to perform codeline matching as it would then be superfluous.
2.7	Additional (or Repetitive) Information:	An excerpt of the XML output generated by IQA for this metric is shown below: <pre><e13bintegrity> <raw>1.0</raw> <broken>24</broken> <score>10.0</score> </e13bintegrity></pre> <p>The raw and broken parameters are used to derive the specific score for this metric. Details on the way in which this measurement is derived are provided in section 2.10.</p>

2.8 Test Results Reported

A test result is the outcome realized from executing an image test. The outcome will typically be the observed or measured value of some attribute pertaining to the image being tested.

Any dependency of a test result on an image side (front or rear), image rendition (B/W, Gray, Color), or other condition shall be fully defined in the Additional Information section.

Data types allowed are as defined in ANS X9.100-180-2006, but are typically alphabetic, numeric, alphanumeric, signed numeric (using “+” and “-“ to denote sign), etc.

2.8.1 First Image Test Result

Test Result Name: Raw

Test Result XML Name:	Data Type:	Data Units:	Data Range:	Margin of Error (in Data Units) (Where Applicable):
raw	Numeric	Percentage	0-100	

Description: This measurement provides the ratio of the number of good, easily read, characters to the number of characters tested in the codeline.

Formula and/ or Algorithm:

The software will examine the lower 5/8 of the front image of a document searching for valid E13B characters. This number will represent the percentage of the number of characters that appear to be “good” E13B characters with the number of characters located within the test boundary. In order to ensure that enough potential characters are read, the region to be sampled for potential E13B characters is 2.5 inches. When we have examined this area, we calculate the ratio of apparent “good” characters to the number of potential characters were located. If all potential characters appear “good” then the ratio will be 1. The value of the E13B Integrity Ratio is multiplied by 100 and reported on a scale of 0-100.

The assessment of this value is determined using three user-settable values:

- E13BIntegrity LastGood
- E13BIntegrity FirstBad
- E13BIntegrity Exponent

This “score” is then compared to a threshold value. If the score is below the threshold, then this test parameter measurement can cause the test to fail. If the score is greater than or equal to the threshold, then the item will pass. Information on how the scoring is generated by IQA is shown in section 2.10.

Additional Information:

2.8.2 Second Image Test Result

Test Result Name: Broken

Test Result XML Name:	Data Type:	Data Units:	Data Range:	Margin of Error (in Data Units) (Where Applicable):
broken	Numeric	None		
Description:	This metric is the number of potential broken character pieces found in this codeline position. Noise pieces are excluded from the count.			
Formula and/ or Algorithm:	The region of the image that is being examined for E13B characters will contain a count of the number of broken character pieces that are found. This value will be reported to the user as an integer value.			
Additional Information:				

2.8.3 Third Image Test Result

Test Result Name: Score

Test Result XML Name:	Data Type:	Data Units:	Data Range:	Margin of Error (in Data Units) (Where Applicable):
score	Numeric	None	0 through 1000	
Description:	This value provides the E13B Integrity test score for the image.			
Formula and/ or Algorithm:	<p>The E13B Integrity score is generated using three user-settable values:</p> <ul style="list-style-type: none"> • E13B Integrity LastGood • E13B Integrity FirstBad • E13B Integrity Exponent <p>This “score” is then compared to a threshold value. If the score is below the threshold, then this test parameter measurement can cause the test to fail. If the score is greater than or equal to the threshold, then the item may pass. Information on how the scoring is generated by IQA is shown in section 2.10.</p>			
Additional Information:				

2.9	<p>Test Parameters Reported</p> <p><i>Examples of image test parameters are threshold values used to compute a pass/fail image test flag condition, and constant values used in a formula or algorithm to compute an image test result.</i></p> <p><i>Any dependency of a test parameter on an image side (front or rear), image rendition (B/W, Gray, Color), or other condition shall be fully defined in the Additional Information section.</i></p> <p><i>Any dependency of recommended values on an image side (front or rear), image rendition (B/W, Gray, Color), or other condition shall be fully defined in the Recommended Values section.</i></p> <p><i>Data types allowed are as defined in ANS X9.100-180-2006, but are typically alphabetic, numeric, alphanumeric, signed numeric (using “+” and “-” to denote sign), etc.</i></p>
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2.9.1 First Test Parameter				
Test Parameter Name: Test Threshold				
Test Parameter XML Name:	Data Type:	Data Units:	Data Range:	Recommended Value(s) (Where Applicable):
	Numeric	None	0-1000	700 (default)
Description:	This reported parameter is the threshold used to make the pass/fail decision. This value is settable by the user. If the calculated “score” is greater than or equal to the threshold, the test passes. If the “score” is lower than the threshold, the test fails.			
Additional Information:	This value corresponds to the value that the user sets in the IBM IQA profile that is active for this test execution. The value may be set to any floating point value between 0 and 10.0 by the user. In reporting this parameter, the value used internally by the image quality analysis software is multiplied by 100 and converted to an integer.			

2.9.2 Second Test Parameter

Test Parameter E13B Integrity Check LastGood

Test Parameter XML Name:	Data Type:	Data Units:	Data Range:	Recommended Value(s) (Where Applicable):
	Numeric	Ratio	0-100	
Description:	This is the Last Good value utilized in the evaluation of the presence of valid E13B codeline data in the image under examination. The actual value used for this parameter internally is within the range of 0 to 1. For reporting purposes, the saved value is multiplied by 100 and rounded to an integer.			
Additional Information:	This value corresponds to the value that the user sets in the IBM IQA profile that is active for this test execution.			

2.9.3 Third Test Parameter

Test Parameter Name: E13B Integrity Check FirstBad

Test Parameter XML Name:	Data Type:	Data Units:	Data Range:	Recommended Value(s) (Where Applicable):
	Numeric	Ratio	0-100	
Description:	This is the First Bad value utilized in the evaluation of the presence of valid E13B codeline data in the image under examination. The actual value used for this parameter internally is within the range of 0 to 1. For reporting purposes, this value is multiplied by 100 and rounded to an integer.			
Additional Information:	This value corresponds to the value that the user sets in the IBM IQA profile that is active for this test execution.			

2.9.4 Fourth Test Parameter

Test Parameter Name: E13B Integrity Check Exponent

Test Parameter XML Name:	Data Type:	Data Units:	Data Range:	Recommended Value(s) (Where Applicable):
	Numeric	None		100 (<i>default</i>)

Description: This is the value that controls the shape of the “line” between the **E13B Integrity Check First Bad** and **E13B Integrity Check Last Good** parameters. The IBM IQA product stores this value internally as a floating point number. In reporting this parameter, the value is multiplied by 10 and converted to an integer. See section 2.10 for further descriptions.

Additional Information: This value corresponds to the value that the user sets in the IBM IQA profile that is active for this test execution. The value may be set to any floating point value between 0 and 10.0 by the user. In reporting this parameter, the value used internally by the software is multiplied by 10 and converted to an integer.

2.10 Image Test Flag Pass/Fail Criteria:

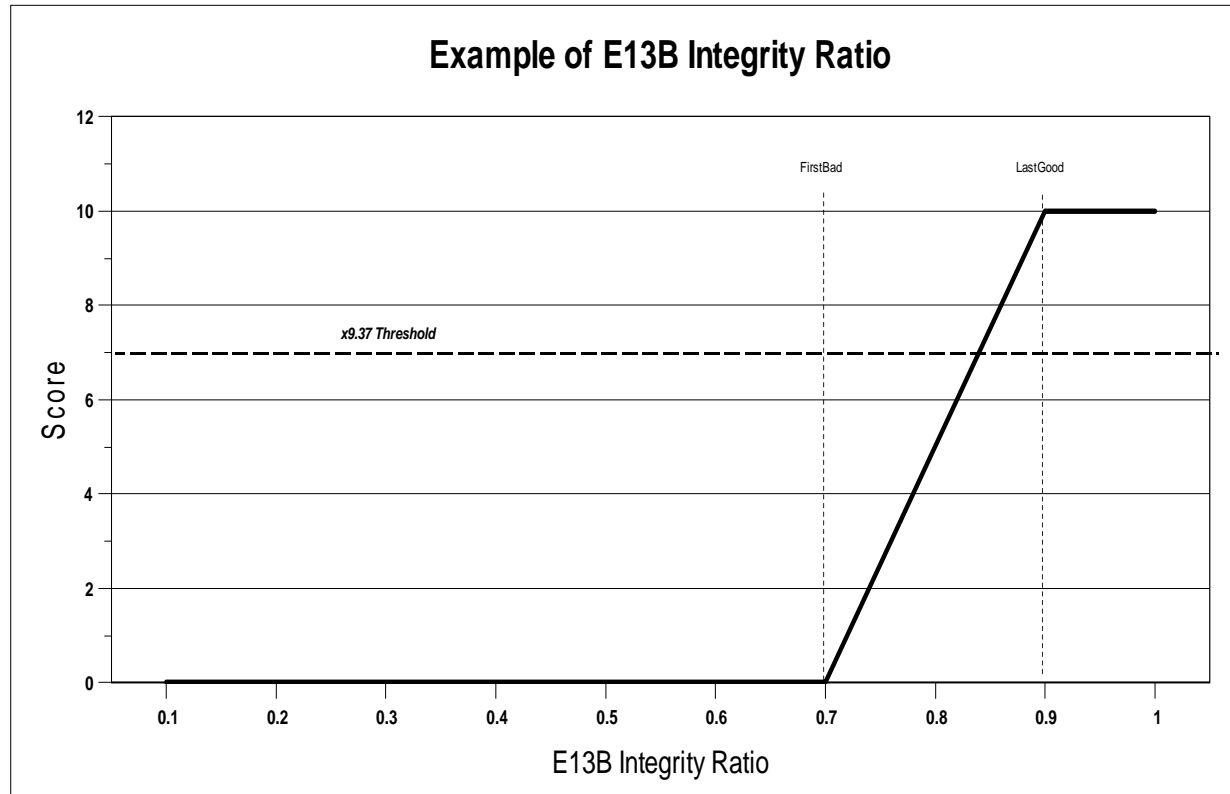
The Image Test Flag (see ANS X9.100-40-1-2006 for details) will convey one of the following four test conditions:

- Condition not tested
- Condition tested and result = fail
- Condition tested and result = pass
- Condition tested and result=indeterminate

The software will *always* report this result. There will be two possible results:

- *Condition tested and result = fail*
This test will **fail** when the size of the image being tested is outside the range of previously determined good values. The values are variable and are settable by the user.
- *Condition tested and result = pass*
This test will **pass** when the size of the image being tested is within the range of previously determined good values

The chart below shows the way in which the test score is derived.

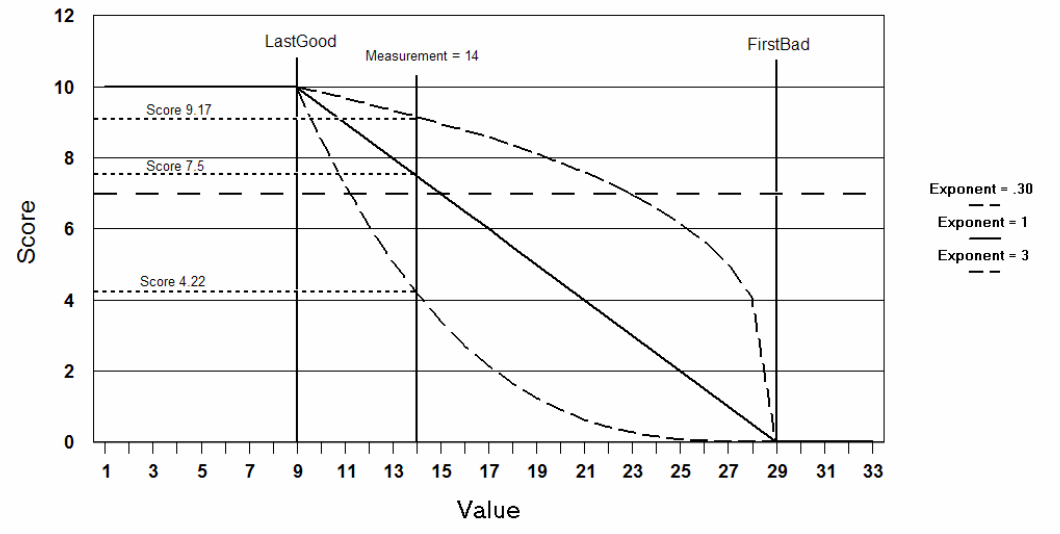


In the chart above, the items that the user can set are:

- X9.37 threshold (set to 7.0 in this example)
- FirstBad (set to 0.7 in this example)
- LastGood (set to 0.9 in this example)
- The Exponent in this case (which controls the shape of the line between the LastGood and FirstBad)

		<p>parameters) is set to '1'.</p> <ul style="list-style-type: none">Any item that has a measured E13B ratio of greater than about .85 will pass this test. Any item that has an E13B Integrity ratio of less than .85 will fail. <p>In addition to the items shown above, the shape line between the LastGood and FirstBad elements may be set by the Exponent value.</p> <p>The "Last Good" parameter is the point beyond which the judgment of the measurement results begins to decrease from a "10.0". The "First Bad" parameter beyond which the measurement results will be a "0.0". The "direction" from "Last Good" to "First Bad" is determined by the relative size of the two parameters. If the "LastGood" is less than "First Bad", then the score will get worse as its measurement grows from the "LastGood" measurement point. If "FirstBad" is less than "LastGood", then the score will get better as its measurement grows from the "FirstBad" measurement point.</p> <p>The scoring of items with values that fall between the relevant "LastGood" and "FirstBad" values is performed in two steps:</p> <ul style="list-style-type: none">The first step generates the preliminary score, which is a linear interpolation between the LastGood and FirstBad elements. This preliminary score is normalized to a value of between 0 and 1.After the preliminary score is calculated, it is finalized by raising that score to the value of the Exponent and multiplied by 10 to yield the final result. This results in a curved shape of the score. An example of this scoring method is shown in the following diagram:
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Illustration of exponent in scoring calculation



For this example, we have a “LastGood” value of 9 and a “FirstBad” value of 29. If the user selects an exponent value for this measurement of ‘1’, we see the linear slope between the “LastGood” point and the “FirstBad” point. If the exponent is other than 1, we see an exponential curve between the two points. For this particular example, with a measured value of 14, we score the result as 9.17 with an exponent value of .3. It scores as a 7.5 with an exponent value of 1, and it scores 4.22 with an exponent value of 3. If the score value is at or above the $x_{9.37}$ Threshold value of 7, then the test is graded as a **“pass”**. If the score value is below the $x_{9.37}$ Threshold, then the test is graded as a **“fail”**.

3	Restrictions & Intellectual Property	
3.1	Are there any known restrictions in the use of the submitted check image test and related technology (technical, performance, legal, business, platform, etc.)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes - <i>please provide details:</i>
3.2	Are proprietary Intellectual Property (IP) rights in the form of Patents associated with the description and use of the submitted check image test?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes – <i>Please provide patent and/or patent application numbers and indicate who owns the IP. Also provide evidence that the patent holder agrees to comply with the X9 Procedures including the X9 patent policy:</i>
3.3	Are proprietary Intellectual Property (IP) rights in the form of proprietary material and/or other intellectual property (e.g. specific to a vendor tool, device, or product) associated with the description and use of the submitted check image test?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes – <i>Please provide evidence that the owner agrees to provide the Proprietary IP Holder Statement contained in Annex B of ANS X9.100-40-2006 Part 2:</i>

Notice: By accepting a check image test for registration, ASC X9 is not endorsing, certifying validity, certifying performance, nor providing any warranty for the registered check image test. The organization using the test shall determine which test(s) to use based on their own business needs, perceived benefit, and validation/assessment of any test results provided by the check image test supplier, their own testing, or a third party.