NPCI/2017-18/CTS/007

June 01, 2017

To,

All CTS Member Banks.

Capturing of IQA test parameter

CTS has been implemented in 66 MICR centers and 162 Non MICR centers with paper to follow process in place for exchanging of the state government and IQA failure instruments. Currently the P2F instruments are 0.78 % of presentation of which P2F due to IQA failure the percentage is 0.56.

With CTS2010 standard complaint instruments accounting for about 99% of the stationary in circulation and segregation of Non-CTS session separately the IQA %age should have been much lower. We sought data from the member banks on the IQA parameters that are failing contributing to the current level of IQA failure cases however most of the banks are not capturing this data. In the absence of the reason for IQA failure the users are not able to take corrective action at the time of scanning.

It is decided that the member banks should submit the data of parameters of IQA validation along with the presentation data. The banks are advised to arrange to capture the parameters of IQA failure, make necessary modifications in the capture software to

1. Prompt the user to take corrective action in relevant failure like tilted image, bent corner etc. The user should be prompted to take corrective action and only after the necessary confirmation and authorization is received the transaction should be allowed to be completed.
2. If the instrument is accepted as IQA failed then the capture system should record the parameters as per the technical specification provided in Annexure I. The data should be submitted along with the presentation data for further consumption at CH.
3. In the initial stages the field will be non-mandatory however depending on the response, NPCI may make the field mandatory after reviewing the position in October, 2017.

All the member banks are advised to take steps to adhere to the guidelines of capturing the IQA failure parameters, take necessary corrective action to reduce the IQA %age to below the targeted 0.10%.

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Thanks & Regards

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Annexure I

Technical Specifications:

Bank needs to communicate the IQA test result performed on all these 15 parameters in CXF files. Sub tag **"ImageViewAnalysis"** to be used to provide all IQA parameters.

With reference to CHI specification version 2.5, Image quality test has been performed at all Cheque images on 15 parameters. Each parameter has its own threshold values. The details can be referred page no. 23 of CHI specification 2.5. (Enclosed for your reference)

For any of the individual tests performed on these parameters, there can be a resulting code of -1|0|1|2. These codes are interpreted as follows:
'-1'= Test configured but could not be performed (e.g fail)
'0' = The image was not tested for the conditions
'1' = The image was tested and the condition is present (e.g fail)
'2' = The image was tested and the condition is not present (e.g. pass)

Attribute "UserField" has to be used to provide all test result codes as explained in Page number 98 in CHI specification version 2.5.