

Automated Payment Process Uses Gryphon™ Reader to Improve Customer Service at Banks

The Italian bank Banca Popolare di Vicenza faced a dilemma when the Italian Banking Association created new requirements to satisfy customers regarding payment collection. With Datalogic's Gryphon Desk handheld readers, they were able to read and process the 2D bar codes used on payment collection notes, meeting the new requirements.

Automated Payment System at Italian Bank Uses Datalogic's Gryphon™ Desk Handheld Readers to Read Payment Slips at Bank Counters

Overview

In 2001, the Italian Banking Association (ABI) determined that established business-to-consumer methods of payment collection service were not easily or entirely satisfying consumer requirements. At the time, banks in Italy offered two methods for payment collection: domiciliation and MAV service (by means of notice), both of which required visiting a bank branch with which the customer had a pre-established relationship.

As a result, the ABI created a new payment service called OPLA (Freely Obtained Payment Order), which allows consumers to make payments and take care of other financial matters such as subscriptions, taxes and fines with ease at any bank branch.

All these services were made possible through technology with improved payment procedures. OPLA automated the payment process by using data encoded in OCR-B, a two-dimensional PDF417 bar code symbology, resulting in error-free data capture transactions in real-time.

The Challenge

The new service, which uses paper slips similar to the MAV service, can be used at any bank branch as long as there is a sufficient balance in the customer's bank account. Payments can be made in several different ways, such as using a debit card or cash.

The new transaction is based upon a Bank Note, established by the ABI. The encoded data on the note varies depending upon the payment type and includes specific financial information such as the customer's unique ID / name, the vendor's unique ID / name, the value in Euros, description of the amount due and other financial information.

This confidential financial data is used to generate a string of OCR-B characters and a unique PDF417 code. The ABI selected OCR-B code because banks can already read this symbology; PDF417 was selected because of its ease of use.

The encoded symbols on the bank note are the key to the automatic recognition, resulting in an efficient error-free and cost-effective method of document handling. Since the data does not have to be manually entered, there is a significant savings in time and errors, resulting in a more convenient service for customers.

The Solution

To read and process the 2D codes on payment collection bank notes, Banca Popolare di Vicenza (BPVi), an Italian bank, equipped its 400 branches with Datalogic's Gryphon™ Desk handheld readers. The bank chose Pernix S.r.l. as a partner to assist them in selecting the appropriate bar code reader because of their experience in system integration services. BPVi purchased over 400 of the Gryphon handheld readers precisely for its 2D code reading capabilities.

Aside from its reading capabilities, the Gryphon reader was the perfect fit for BPVi's need to read low resolution and/or poorly printed or damaged bar codes with consistent and reliable performance.

Furthermore, the reader features Datalogic's exclusive 'Green Spot' technology, which provides good read feedback directly on the bar code. This was important to BPVi as it would improve employee productivity and ensure that the bar code was read properly.

The Results

"In the end we chose Datalogic's Gryphon reader after carefully analyzing the market," stated Stefano Buccinio, IT Manager for the operative unit of BPVi. "This decision was reached mainly due to its excellent reading capacity with excellent first scan good reading rate. The work for our employees is made easier and at the same time an elevated service level for our customers can be guaranteed."

According to Gianpaolo Carrer, Sales Manager of Pernix, who managed the system integration, "Amongst the other elements of success, there is the connection in keyboard emulation, which didn't require a specific driver card installed on the PCs at the bank counters, but used the same connector on the keyboard. Aside from the ergonomics, the Gryphon readers' design and light-weight together with the 'Green Spot' made the scanner a perfect fit.

Customer

Banca Popolare di Vicenza

Industry

Services

Sub-Industry

Financial Services: Banking

Application

Document Handling

Country

Italy

Datalogic Product

Gryphon™ Desk

Datalogic Partner

Pernix S.r.l.