Federal Reserve Banks Image Quality Assurance (IQA) Settings

This document defines the Federal Reserve Bank's Image Quality Assurance (IQA) settings. The information below reflects the IQA metrics performed on each check processed. It also defines the defect detection failure points (thresholds) for each metric. The anticipated result of the most recent changes is a significant decrease in the number of IQA failures without compromise to the quality of the work we pass. This is very positive because depositors should experience less NCI adjustments. As a result of these new settings our presentment files may contain a slight increase in image quality suspects or rejects, particularly with customers who have synchronized their Image Quality settings to the Federal Reserve's.

It is important to note that there is a diverse set of IQA applications in the industry utilizing different technologies to derive information about images and image quality. Synchronizing thresholds in different IQA applications (or different versions/levels of the same application) may create varying results. Consequently, changing your IQA setting to that of the Fed does not guarantee a reduction/elimination of IQA rejects/suspects when exchanging images with the Fed.

FEDERAL RESERVE ⊚ FINANCIAL SERVICES

Federal Reserve Banks Image Quality Assurance (IQA) Settings

Defect Detection Failure Point Changes
September 8, 2014

IQA METRIC	Current	New	Difference
Length MINIMUM (in)	4.10	3.00	(1.10)
Length MAXIMUM (in)	9.45	20.00	11.55
Height MINIMUM (in)	2.14	1.75	(0.39)
Height MAXIMUM (in)	4.56	15.00	10.04
Missing Corners (Sq. in)	0.700	Off	
Front Skew (Degrees)	9.40	Off	
FRONT MINIMUM Darkness (%)	0.0266	Off	
BACK MINIMUM Darkness (%)	0.0038	Off	
FRONT MAXIMUM Darkness (%)	0.90	Off	
BACK MAXI MUM Darkness (%)	0.90	Off	
FRONT Noise (Pixel ratio)	5852	Off	
BACK NOISE (Pixel ratio)	5852	Off	
FRONT Record Size MINIMUM	250	250	N/C
FRONT Record Size MAXIMUM	200,000	200,000	N/C
BACK Record Size MINIMUM	250	250	N/C
BACK Record Size MAXIMUM	200,000	200,000	N/C

F E D E R A L   R E S E R V E   　　　 F I N A N C I A L   S E R V I C E S

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Defect Detection Failure Points
September 8, 2014

Length	
Minimum < 3.00 Inches	Maximum > 20.00 Inches

Height	
Minimum < 1.75 Inches	Maximum > 15.00 Inches

IQA Record Size

Black & White Compressed Data Size

Front		Back	
Minimum	< 250 Bytes	Minimum	< 250 Bytes
Maximum	> 200,000 Bytes	Maximum	> 200,000 Bytes