



Banca Popolare di Vicenza uses Bar Code Readers to Facilitate Payments

Automated system uses Datalogic Gryphon™ handheld scanners to read payment slips at bank counters

Background

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 automating the payment process by using data encoded in OCR-B, a two-dimensional PDF417 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 customers' 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, due date, date paid, the customer's bank identification number, bank account



**Banca
Popolare di Vicenza**

Customer

Banca Popolare di Vicenza

Industry

Finance

Application

Document Handling

Country

Italy

Datalogic Business Solution

Points of Customer Interchange

Datalogic Product

Gryphon™ Desk Handheld Scanner

Datalogic Partner

Pernix S.r.l.

number, 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. PDF417 is clearly destined for a wider use in the European market.

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. Because the data does not have to be manually keyed in, there is a significant savings in time and errors, resulting in a more convenient service for customers.

The Solution

With over 450 branches, Banca Popolare di Vicenza (BPVi) covers all of Italy.

To read and process the 2D codes on payment collection bank notes, BPVi equipped each of its branches with Datalogic Scanning Gryphon™ handheld readers. Pernix S.r.l. contributed system integration services. BPVi selected over 400 of the Gryphon™ D200 handheld readers precisely because of its 2D code reading capabilities.

The Results

"In the end we chose the Gryphon™," states Stefano Buccinio, IT Manager for the operative unit of BPVi, "after carefully analyzing the market. This decision was reached mainly due to its excellent reading capacity, with a high probability of 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."

"Amongst the other elements of success" says Gianpaolo Carrer, Sales Manager of Pernix, who managed the system integration, "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. Besides the ergonomics of use, the Gryphon readers' design and light-weight together with the green spot provide good reading feedback directly on the code."



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Stefano Buccinio

IT Manager, Operations Unit

Banca Popolare di Vicenza

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