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Technical specification for banking seal verification system

银行业印鉴核验系统技术规范

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Foreword

This document is in accordance with the provisions of GB/T 1.1-2020 "Guidelines for standardization work Part 1: Structure and drafting rules for standardization documents" Drafting.

This document replaces GB/T 20206-2006 "Technical Specifications for Seal Verification Systems in the Banking Industry".

In addition to structural adjustments and editorial changes, the main technical changes are as follows.

- a) Added "Seal Requirements" (see 4.1.1);
- b) "Video recording equipment" has been changed (see 4.2.2, 4.5.2 of the 2006 edition);
- c) The "Performance indicators of video recording equipment" has been modified (see

4.2.2.3, 4.5.2.4 of the 2006 edition);

d) Added "image processing technology" (see 4.3);

e) Changed the "Fake Seal Performance Indicators" (see 4.4.2, 4.6.2 of the 2006 edition);

f) Added "Code Seal Verification" (see 4.4.4);

g) Changed the "Artificial Intelligence Algorithm Performance Indicators" (see 4.4.6, 4.6.7 of the 2006 edition);

h) Added "Modeling Management" (see Chapter 5);

i) Added "Electronic Standard Seal Database", "Seal Network Operation and Management Mode", "Operation Mechanism", "Localization Environment", "Support for Multiple Language" "System BS Architecture" (see 6.1, 6.4, 6.5, 6.6, 6.7, 6.8);

j) The "System Operating Environment Indicators" has been modified (see 6.11, 4.6.7 of the 2006 edition);

k) "Test preparation" has been changed (see 7.2, 6.1 of the 2006 edition);

l) The "Test method" has been changed (see 7.3, 6.2 of the 2006 edition).

Please note that some of the contents of this document may involve patents. The issuing organization of this document does not assume the responsibility for identifying patents.

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The previous versions of this document and the documents it replaces are as follows.

- First published in 2006 as GB/T 20206-2006;
- This is the first revision.

Introduction

Articles 1 and 7 of Chapter 1 of the Bills of Exchange Law of the People's Republic of China, promulgated on May 10, 1995, clearly stipulate that. "In order to regulate Bills of exchange, to protect the legitimate rights and interests of the parties involved in bills of exchange, to maintain economic order, to promote the development of the socialist market economy, "And "the signature on the bill is a signature, a stamp, or a signature plus a stamp." Therefore, in the domestic economic and circulation fields, stamping and signature It is the only legal payment order for customers when using bills to settle funds. Due to the influence of Chinese historical and traditional culture, the use of bills for settlement in China The main method of payment is stamping.

With the development of China's economy, the volume of banking business has increased rapidly, and the amount of bills processed has become increasingly larger.

The traditional bank seal verification method is that the bank teller folds the corner of the seal to be tested on the bill and compares the corner line with the corresponding position of the reserved seal.

Manual positioning is performed and then the comparison is completed by visual inspection. This method leads to inconsistent verification standards, low verification accuracy, and difficulty in ensuring verification.

If there is any misjudgment of quality, it will bring great economic and reputation losses to the bank and the customer.

In terms of seal cards, there is a lack of safe, convenient and standardized management methods. At the same time, the verification speed is slow, the reserved seal cards are difficult to transfer, and the seals of bills between different places are difficult to pass.

The authenticity of banknotes is very difficult to determine, and the inability to carry out corporate deposits and withdrawals has seriously restricted the development of banking business.

In 2006, with the release of GB/T 20206-2006 "Technical Specifications for Banking Seal Verification System", the banking seal verification technology was fully implemented.

The reserved seal card is electronically archived and shared, which enables the network and remote location of the bill seal to be tested.

Verification, completed the public business deposit and withdrawal processing function, in the check image system, reconciliation system, credit system, counter system, back-end centralized processing In short, the implementation of this document provides technical