



Signature Verification & Recognition

PS-SIG & PS-ASV

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Signature Verification & Management

PS-SIG

ProgressSoft's state-of-the-art Signature Verification & Management solution, PS-SIG, manages and controls signatures and information related to your institution's clients and employees.

The solution expedites the signature verification process through the prompt provision of reference signatures needed for verification and the automatic check of account limitations and rules, requiring minimal interaction from the end user.

PS-SIG provides three main modules that maintain all signatures, information and account limitations related to banks' clients, banks' employees who are permitted to sign for the bank and the bank's local and foreign branch officers who have the privilege to sign checks and other financial documents for their banks.

Benefits

Expedited Verification Process

PS-SIG speeds up the verification process through streamlining teller transactions, caching frequently used foreign signatures, capturing single or multiple signatures from the signature card and sorting signatures according to various parameters.

Enormous Archival Capabilities

PS-SIG stores an unlimited number of signatures, signatories or signatory notes per account. Signature data is easily retrieved by indexing as per account number, account name, signatory name or even notes.

Signature Versions

PS-SIG enables authorized users to update reference signatures while maintaining old signatures, which can be later looked up. In addition, it preserves all changes occurring to signature data, each as a separate version.

Fingerprint Verification

PS-SIG embraces biometric identification technology to facilitate automatic verification of fingerprints and furnish a secure, identity-specific means of verification for any kind of official document. During enrollment of new fingerprints, the system uses image quality determination to ensure that only the best quality fingerprint is stored in the database.

Rules and Account Limitations

PS-SIG enables the bank to reflect withdrawal and account limitations that control the authorization of each cosigner. PS-SIG automatically checks the authority and validity of the signer against such predefined rules, thus extending the security and authenticity of the system's verification process.

Automatic Signature Verification

PS-ASV

ProgressSoft's Automatic Signature Verification solution, PS-ASV, expedites the signature verification process and reduces fraudulent check and financial documents that are constantly invading payment channels.

PS-ASV enables the concerned user to manually or automatically select the signature from the check image or financial document and apply powerful enhancements on the extracted signature.

The system analyzes and compares the processed signature with the genuine reference signature. A decision is then made to accept or reject the signature based on advanced pattern recognition algorithms for scientific matching, coupled with the security policies and procedures of the bank.

Features

Signature Card Cropping

PS-ASV enables automatic cropping of the signature card retrieved from the PS-SIG to ensure accurate matching between the selected signature and the reference signature. This is done by cropping the signature cards into one or more signature image based on the signature rectangles defined in PS-SIG.

Automated Signature Extraction

PS-ASV enables the automatic extraction of signatures appearing on check images and financial documents. This is done by defining up to three signature areas on a standard check or document design, which allows automatic detection, cleanup and area adjustment, producing high quality signatures.

Accurate Signature Verification

PS-ASV facilitates the use of advanced technologies such as artificial intelligence engines, analytical and geometrical analysis and pattern recognition, to provide an automatic method to compare the signature extracted from the check/document with the automatically retrieved reference signatures.

Custom Signature Templates

PS-ASV provides the flexibility of allowing users to create custom templates to specify additional areas for the signature on the financial document. Custom templates are created at the account level to tailor to the signing habits of people and allow the user to examine other designated locations on the financial document. It also enables the automatic adjustment of the designated signature area on the financial document to alleviate the user from having to define a custom template for the account each time this happens.