



Parascript® SignatureXpert®

Automate Signature Verification with Accuracy

Validate more signatures accurately with award-winning signature verification technology that outperforms the competition by 50 percent.*

SignatureXpert enables automated signature verification captured from any type of document, minimizing the need for visual verification with a high degree of accuracy. Verify signatures by comparing them against reference signatures gathered during account set-up, voter registration, or any other event that allows collection of validated signatures. Parascript provides the highest level of accuracy for any application that needs to authenticate signatures.

Signature Security

Businesses that rely on signature authentication for check processing, loan origination, vote-by-mail or other applications that require signatures know the importance of accuracy when it comes to detecting signature fraud. Parascript's SignatureXpert provides the highest degree of accuracy for any application that needs to verify signatures, with features including:

Multiple Verification Engines. SignatureXpert combines seven verifiers with distinct capabilities to analyze dozens of signature features. This delivers unprecedented verification accuracy by considering all informative data extracted from a signature image, including biometric characteristics restored from the still image.

Multiple Reference Images. SignatureXpert may use multiple references to differentiate between natural deviations typical of a genuine signature and deformation digressions that indicate fraud. The software considers more data to detect stable distinctive characteristics during the verification process, and ignores random distortions and variations inherent in genuine signatures.

Universal Locator for Use Worldwide. SignatureXpert enables Parascript partners to locate one or more signatures and reliably extract these in situations where the signature location changes based upon the check format. With these capabilities, SignatureXpert supports the back office signature verification process needs of banks, financial institutions and corporations worldwide.



Pre-tuned Parameters (out-of-the-box). SignatureXpert provides partners the ability to accurately locate and verify signatures on checks from fourteen countries: Argentina, Australia, Brazil, Canada, the Dominican Republic, France, Ghana, India, Kenya, Malaysia, Mexico, Thailand, the United Arab Emirates, and the United States. The software requires no tuning or parameters set by the user on the unique check formats for these countries.

European Signatures. Support for complex European-style signatures, enabling one software package to deliver universal authentication on most signature types, including European, in a single stream.

Background and Noise. Advanced capabilities eliminate background and remove all kinds of noise from check images and signature snippets cut from documents with diverse and unpredictable layouts. It efficiently removes lines, preprinted text, intrusions from other fields, stamps and other undesired elements surrounding the signature to ensure a clean image.

Automated Signature Location. Automatically locate one or two signatures on check images and snippets, allowing the software to efficiently detect fraud.

Diverse Output Options. Use confidence values as a basis for making decisions about signature genuineness and drawing conclusions about probable fraud type. Set confidence value as a threshold depending on the percentage of false positives versus the percentage of false negatives required by a specific application.

One-Signer Accounts. Increase verification accuracy for accounts having one signer.

Technical Product Specifications

Requirements

- **Platforms:** Windows® 7 or 8, Windows® 2012 or 2014 Server
- **Operating System:** Use 64-bit operating systems for high performance and to support more memory
- **Storage:** 1 GB of free disk space

Input

- **Image Format:** Black-and-white TIFF, bitmap (BMP), and JPEG industry-standard images from a file, and from DIB or memory.

- SignatureXpert also accepts grayscale images (TIFF, BMP, and JPEG) with 8 bits per pixel.
- **Image Resolution:** 200-300 dpi

Output

- Confidence value of the best match
- Number of signatures found on a check presented for verification
- Pre-processed (that is, noise removed) snippet of a signature from the check image presented for verification or the signature reference document

- Coordinates of a rectangle that contains a signature found on a check
- The reference signature that is the best match for a specified signature presented for verification

License Protection

- Softlock

Parascript Software Platform

SignatureXpert is one of many solutions within Parascript's product suite. For more information, visit us at parascript.com or call us at 888.225.0169.

* 12th International Conference on Frontiers in Handwriting Recognition in Kolkata, India. SignatureXpert delivered the lowest error rate at 8.94%, nearly 50% better than the next best competitor.