

# Signature Verification

**Navaera's SaaS On-Demand Automated Signature Verification** solution is a streamlined, cost-effective, IT-friendly solution to detect forged check signatures and prevent check fraud and stem losses associated with inclearing check fraud.

Navaera's On-Demand Automated Signature Verification solution is a software-as-a-service (SaaS) solution that automatically reviews electronic check images and authenticates check signatures. The solution creates advanced signature profiles from data stored both electronically, and on signature cards. This enables automated fraud alerts to be raised whenever the signature on a check doesn't match the stored profile. Because the system automatically updates the stored profile from previously cleared checks, it requires minimal administration and provides an attractive total cost of ownership.

Navaera's Automated Signature Verification solution is cost-efficient and easy to implement. The solution applies various rules to different types of checks. These can be based on dollar amount, different signatories through their account relationship types, and others. It then instantly applies multiple electronic algorithms to analyze the signature characteristics of inclearing checks.

After signature analysis and comparison, the Navaera solution calculates the confidence value, which is a percentage that reflects the resemblance between the check signature, and the stored profile. The confidence value serves as a basis for decision making with regards to signature authenticity. A decision can be rendered upon considering that value to either accept or reject the signature, based on the account rules established by users.

Using Navaera On-Demand Real-Time (NOD-RT), the solution can be configured to provide real-time decisioning, enabling configurations in either real-time preventative, or batch detection modes.

Navaera On-Demand Automated Signature Verification offers these features and benefits:

- Mitigates the risk of fraudulent inclearing checks;
- Accurately profiles check signatures across multiple accounts and account types to form a basis for comparison to new inclearing checks;
- Does not require common signature cards;
- Improves the quality and speed of signature reviews; and
- Reduces the manual labor process of signature authentication

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