



## Darby Bank & Trust Finds Best-of-Breed Fraud Solution Through Open Solutions



Check fraud prevention technology is on the cutting edge – razor sharp. But despite this, check fraud is still a major problem for some banks. Open Solutions Inc. provided the answer to this dilemma for Darby Bank & Trust in Georgia. Through its best of breed technology partner Advanced Software Design (ASD) Corporation, Open Solutions provided Darby Bank with advanced check fraud prevention solutions created specifically for the financial services industry.

Darby Bank has a dedicated relationship with both its consumer and small business customers. The bank processes approximately 275,000 checks per month and receives its in-clearings electronically. Darby now uses two ASD fraud products: *ISFraudPro*™ and *ISVerify*™.

"When Check 21 came out for community banks, we began using *ISFraudPro* and *ISVerify*," Anna Marie Harrell, VP of Operations at Darby Bank, said. "We have been using these products for several years and they have helped us tremendously. We capture check fraud and counterfeit attempts on a weekly basis now."

Integrated with Open Solutions' *ISCheck* imaging solution, *ISFraudPro* identifies suspicious checks and account activity through sophisticated filters and neural network technology. Using Open Solutions' fraud solution, Darby Bank is improving productivity, making faster and more accurate pay/no pay decisions, and providing validation at the teller line or in the clearing center.

With *ISVerify*, Open Solutions offers an automatic signature and check stock verification application capable of preventing or detecting all types of fraud against any class of account.

Incorporating signature and check stock verification into its fraud prevention program, Darby Bank can now examine more signatures than with manual review systems as well as review discrepancies in signatures or check stock in a single back-office location or at individual branches via the WAN, Intranet or Internet. "Before, we used manual techniques to verify check signatures, but because of the volume and the amount of fraud we were seeing, we began to use ASD's fraud products," Harrell explained. "We are so pleased with them. *ISFraudPro* and *ISVerify* work together so well. And the customer service support we get is incredible."



**We are solely committed to ensuring that our customers have the best protection from check fraud. Open Solutions has provided us with the ability to look to the future with confidence."**

**– Anna Marie Harrell,  
VP of Operations,  
Darby Bank**

Using these products, Darby Bank has successfully detected big ticket fraudulent items, and the bank doesn't use fraud products at the teller line, Harrell said.

"An example of a single item was one for \$25,000," she said. "The benchmark amount at which we start to look for fraudulent checks is at \$300. But thieves have stayed ahead of the game. They have started writing small dollar amount checks to try to get under the threshold of checks being verified by banks. But the beauty of the fraud products is that they can catch this type of theft as well. If someone is trying to cash several \$50 checks, the system will alert the bank."

Thanks to Open Solutions' fraud products, approximately 50 percent of fraudulent checks have been reduced for Darby Bank, Harrell said. "We previously didn't have a way to detect fraud. Now we do thanks to Open Solutions and ASD's fraud products," she said. "Today, there is more check fraud to contend with than ever before. I don't know how a bank could afford to operate without fraud protection in place. *ISFraudPro* and *ISVerify* have made all the difference. At Darby Bank, we are solely committed to ensuring that our customers have the best protection from check fraud. Open Solutions has provided us with the ability to look to the future with confidence."

**Darby Bank & Trust Company was established in 1927 and has \$775 million in assets and eight branches. This well-established bank is headquartered in Vidalia, Georgia. The bank serves Toombs County, Chatham County and surrounding territories. It will be opening another branch in Valdosta next month. Since 1995, DBT Holding Company has expanded the operations of Darby Bank by opening one office in Lyons, Georgia, and four offices in Savannah, Georgia.**

For more information about Open Solutions Imaged Payment Technologies Group, visit [www.image.opensolutions.com](http://www.image.opensolutions.com). To learn more about Darby Bank, please visit [www.darbybank.com](http://www.darbybank.com).



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