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North Dallas Bank Deploys Check Fraud Prevention Technology from ASD and Parascript

-- Bank decreases fraud losses by 92 percent in the last 12 months and expands detection capabilities to also review low-dollar items using Parascript, ASD--

October 9, 2007, Boulder, CO – Parascript, LLC, the image analysis and fraud prevention technology provider, today announced North Dallas Bank & Trust Co., one of the largest independent banks in Texas, has implemented the OASIS™ check fraud detection platform from Advanced Software Design Corporation (ASD) that incorporates Parascript check stock verification and signature authentication technology. The platform allows North Dallas Bank to process images of personal and business checks faster and with higher accuracy than with visual inspection. Additionally, it enables North Dallas Bank to lower the dollar amount threshold for checks to be verified and examine checks written for lower values, resulting in increased throughput and reduced exposure to fraud.

"The integrated fraud detection solution from ASD and Parascript has proven invaluable in our fight against payment fraud," said Gregory Niemeyer, executive vice president of North Dallas Bank. "We have decreased fraud losses by an outstanding 92 percent in the past 12 months and are now inspecting low-dollar fraud items that were previously not reviewed. The time devoted to fraud detection and exception handling decreased from four hours to less than one, and we were able to get a return on investment in less than a year, much faster than originally planned."

With the volume of check images increasing, North Dallas Bank required a new approach to combat image-based fraud. Visual item verification only allowed the institution to look at 15 to 20 percent of all items. After considering multiple vendors, North Dallas Bank selected ASD for its image and data analysis workflow with Parascript's check stock and signature verification technology to detect all prevalent methods of check fraud, including signature forgery, counterfeit checks and physical alteration of paper checks and Image Replacement Documents (IRDs).

The Parascript check stock validation engine verifies the check layout with all preprinted objects and compares it to reference check stock images. The Parascript automated signature verification engine compares the signature on a check to multiple reference signatures. ASD's image and data analysis workflow uses multiple fraud filters to analyze

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suspicious items, and advanced analytics to reduce false positives, improve productivity and enhance the user experience.

"North Dallas Bank is a clear example of how banks are exposed to the potential for fraud and how they can implement fraud prevention processes to protect their assets," said Calin Sandru, president and CEO of ASD. "ASD is pleased to work closely with great partners such as Parascript and Open Solutions, the supplier of check imaging for North Dallas Bank. Our sophisticated fraud analysis and workflow enables us to deliver industry-leading results, previously only available to larger banks, to mid-size and smaller banks."

"Parascript is dedicated to providing the technology necessary to prevent check-based payments fraud in all its forms," said Mike Fenton, vice president of sales and operations for Parascript. "By partnering with ASD, we are combining proven, best-of-breed technologies to stop fraud and respond to customer needs for solutions that offer measurable results."

About North Dallas Bank & Trust Co.

North Dallas Bank & Trust Co., established in 1961, has more than $950 million in assets and is a locally owned bank with five locations in the greater Dallas area. The bank's primary niche is middle market lending with companies with sales between $2 – 50 million and high net worth individuals. The bank is Dallas' oldest independent bank. North Dallas Bank is online at www.ndbt.com.

About Advanced Software Design Corporation

Advanced Software Design Corporation (ASD) is a privately-held company specializing in electronic check fraud prevention solutions for payments and MICR laser check printing systems. ASD's innovative solutions are based on the philosophy that check fraud prevention starts at the point of disbursement, and is a joint effort between the bank and its customers. ASD products address the full life cycle of payments. Starting from check creation, electronic and paper based disbursement to reconciliation, self-authentication and validation. ASD's comprehensive product line helps banks and their customers to reduce costs, and increase the efficiency and profitability of payments with valued-added features. ASD is online at www.asdc.com.

About Parascript, LLC

The Parascript image analysis suite extracts meaningful information from images. Employing patented digital image analysis and pattern recognition technologies, the Parascript image analysis suite automates costly data entry and improves decision quality in postal automation, check and remittance processing, fraud detection and forms processing operations. Parascript software processes over 100 billion imaged documents per year. Fortune 500 companies, postal operators, major government and financial institutions rely on Parascript products. Organizations include the U.S. Postal Service, Böwe Bell & Howell, CheckFree, Elsag, Lockheed Martin, NCR, Siemens and Unisys. Parascript is online at www.parascript.com.