

Bank Fraud Newsletter

Investigator's Corner

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Signature Examination

Well, did he sign it or not?

This is one of the most common questions asked of document examiners. Many cases hinge on who signed a document. The records might range from mortgage papers to the credit card receipt signed at a local store, but the question remains the same. Who signed the name on the form?

The majority of cases handled by document examiners relate to the authenticity of a signature. The way that we sign our name is produced by force of habit. Writing one's names over and over creates a unique signature full of individual characteristics, almost impossible to duplicate except by the owner.

Forgers must imitate the rhythmic flow and natural form of the signature, but the writing becomes unnatural and forced when attention is paid to the signature's detail. Tracing the signature produces a picture similar to the owner's writing, but lacking the flow and rhythm.

Questioned Documents

Internal frauds often incorporate the use of forged signatures to authorize the transfer of funds, bypassing internal controls or creating files. The authenticity of a signature may focus the investigator toward a suspect while eliminating the innocent. The final examination of the questioned signature should be left to the document examiner for his or her professional opinion. However, the laymen may be able to make some investigative observations upon which to work before the final opinion is rendered.

The investigator should collect as many samples of the questioned signature as are available. The investigator should also begin to collect samples of the real signature from business files and other sources. Samples used for comparison must be verified as being signed by the owner. While situations vary an examiner is likely to require 12 to 20 samples of known writing to compare against the questioned signature. This provides enough samples to cover the normal variations that all people have in their writing.

Exemplars

The verified signatures chosen should cover the three styles commonly found in an

individual's handwriting:

1. Careful - This type of writing is generally reserved for important documents where legibility is needed. The speed of this writing is usually slower and more deliberate.
2. Common - This writing is the type that we generally use. It is more rapidly produced and somewhat less legible than the careful.
3. Careless - This writing has been written with great speed and may be illegible even to its owner.

If normal business documents are unavailable the investigator will have to obtain exemplars from the signature owner covering all three styles. There is also a fourth kind of writing where the owner attempts to disguise his/her natural writing. This is usually done in anonymous letters, threats or graffiti.

Identification of False Signatures

Investigators are most likely to encounter two general classes of forgery: tracing and simulation. Each type creates the opportunity for the layman to observe characteristics commonly associated with forged signatures. Knowledge of the characteristics will help in selecting possible forged signatures.

Tracing a signature creates the appearance of the signature, but not the rhythm and flow of the owner's writing. The speed of the writing is slowed to trace the signature, resulting in pen lifts or starts and stops at odd places in the signature.

Simulations of a signature may take several forms, all slightly different. Some forgers attempt to match the rhythm of the signature, while others attempt to duplicate the form. Most forgers attempting a simulation of a signature are happy to capture its basic appearance. However, some just write the name, ignoring the original or having no original to work from.

The investigator viewing suspected forgeries may be somewhat bewildered by the variations of the original exemplars collected. Normal handwriting often changes depending on the speed, space to write, and the writing instrument.

The questioned signatures should be compared to the known exemplars by looking at the following characteristics:

1. Placement - People are fairly consistent in placing their signatures above, below or across a preprinted line.
2. Pressure - The real signature contains variations in pressure as the pen crosses the page. These changes of pressure cause variations of line width and ink density.

3. Proportion - The size of letters and their relationship to one another can also be evaluated. The expansion and spacing of the letters and name should also be relatively consistent.

When the forger simply tries to make the writing or signature look similar to the owner's he/she may inadvertently include certain personal characteristics unique to his/her own writing. When this occurs it is often possible to determine the identity of the forger. Narrowing the scope of the possible suspects to the forgery simplifies possible identification.

Investigators who carefully obtain known samples of the victim's handwriting may identify likely forgeries before they are confirmed during a professional examination. This can help speed resolution of the case.