



OneConnect Financial
Technology Co., Ltd.

Micro-Expression Remote Interview System

Optimize your interview processes by improving efficiency, and your risk management with Micro-Expression Remote Interview System platform. Coupled with our proprietary analysis engine and smart question module, Micro-Expression Remote Interview System platform will help you create a more efficient and standardized digital interview process, thereby reducing risks by capturing the real-time micro expressions changes and spotting the early signs of fraud in customers' facial movements during the interview.

Features



Micro-Expression Analysis

Detect 39 facial action units and conduct emotion analysis in real-time to reveal the real emotions that people may try to conceal and suppress. They include eyeballs moving back and forth and rapid blinking, and often take place in only 1/15 to 1/25 of a second.

Leveraging the AI-powered sentiment analysis, our proprietary micro-expression technology is used in reviewing loan applications to analyze fraud-related facial expression such as panic.



Smart Question Module

Generate a unique set of questions from the question library based on the information provided in the application, and also supports a rule-based real-time dynamic questioning strategy based on the responses of the interviewee. Our standard questionnaire library created base on loan application risk model with rich industry experience.



Scheduling Function and Case Assignment

Smart scheduling function works hand in hand with functions to assign care, manage queue for both interviewer and interviewee.

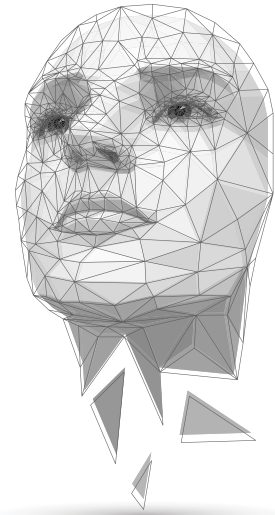
Video Interview Anytime, Anywhere

Take advantage of the built-in video conferencing capabilities that allow for customers to conveniently take interviews from anywhere that has an internet connection, without the need to travel to a physical branch.



96% accuracy rate

OneConnect's micro-expression scores the highest in the 2018 EmotioNet challenge by One-Minute Gradual-Emotion Challenge.



Why Micro-Expression Remote Interview System

Deep financial industry knowledge



Used for risk identification in financial scenarios to effectively judge the risks in the business such as opening accounts, loans and repayments. Able to seamlessly integrate with OneConnect's lending platform to offer an end-to-end lending solution.

Increased operational efficiency



Replace 50% of the manual interview process.

Use Cases

- Interviews for loan applications, allowing banks to remotely assess lending risk where they do not have a physical presence.
- Interrogation by law enforcement agencies, such as Police, Immigration and Customs.



**OneConnect Financial
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Data Protection & Privacy

OneConnect will work closely with you to ensure your firm stays compliant with applicable data protection and privacy laws throughout our engagement with you. We will take care to ensure we fulfil our obligations as a data intermediary to protect your data accordingly.

To find out how OneConnect Solutions help you to stay ahead of the innovation curve, visit www.ocft.com.sg or email us at PUB_YZTMARKETING@ocft.com.

