**OneConnect Financial Technology Co., Ltd.**

# Electronic Signature Verification

Reduce fraud and increase efficiency with automated signature verification

OneConnect's Signature Verification technology, based on artificial intelligence, accurately matches handwritten signatures. These signatures can be in the form of images of signatures, or from an electronic writing pad with a digital stylus.

## Key Features

### Image Processing

OneConnect's image-based signature verification uses high-performing convolutional neural networks to match pairs of images. Rather than a manual comparison of signatures, the OneConnect signature system uses the most recent advances in artificial intelligence to provide automatic, accurate, and efficient signature comparisons.

### Time- Series Modelling

With greater availability of tablets and styluses, signatures can be collected in ways that yield more data. OneConnect's Signature Verification technology assesses signatures based on the shape, speed, stroke, pen pressure as well as timing information, such as the number of pen lifts, total pen contact time, the angle of the pen, and the speed of the pen over time. The data is evaluated through multiple recurrent neural networks, allowing accurate recognition of past and present individuals through multiple biological characteristics.

### One-to-One or Many-to-One

The signature system can be used to verify against one authentic signature (one-to-one) or to a signature database (one-to-many).

# Why OneConnect Electronic Signature Verification

## Forgery Protection

Identifies and protects against all types of forgeries, even skilled forgeries which signatures closely resemble those on record.

## Highly Effective

Detects the characteristics of a signature that are indistinguishable to the human eye to achieve high fraud detection rates. The multiple artificial intelligence engines use a combination of features and techniques to produce a reliable signature validation.

## Fast, Accurate, Works 24/7

**24/7**

Human verification is limited by shortcomings that include a person's level of expertise, fatigue, mood, and working conditions. Accuracy diminishes over time, with staff more prone to making mistakes at the end of the day or the end of a shift. Automated signature verification is faster, works 24/7, and produces consistent results at a much lower cost.

## Cost-Effective

With high accuracy rates, only questionable signatures are routed to human verification. This enables organisations to assess more signatures for verification while improving the overall accuracy of the verification process.

## Uses Cases

- In-branch signature verification
- Fraud detection for cheques and legal documents
- Bank operations such as account and loan applications, fund transfer and remittance
- Customer on-boarding

## OneConnect
### Financial Technology Co., Ltd.

**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.oneconnectft.com.sg**.