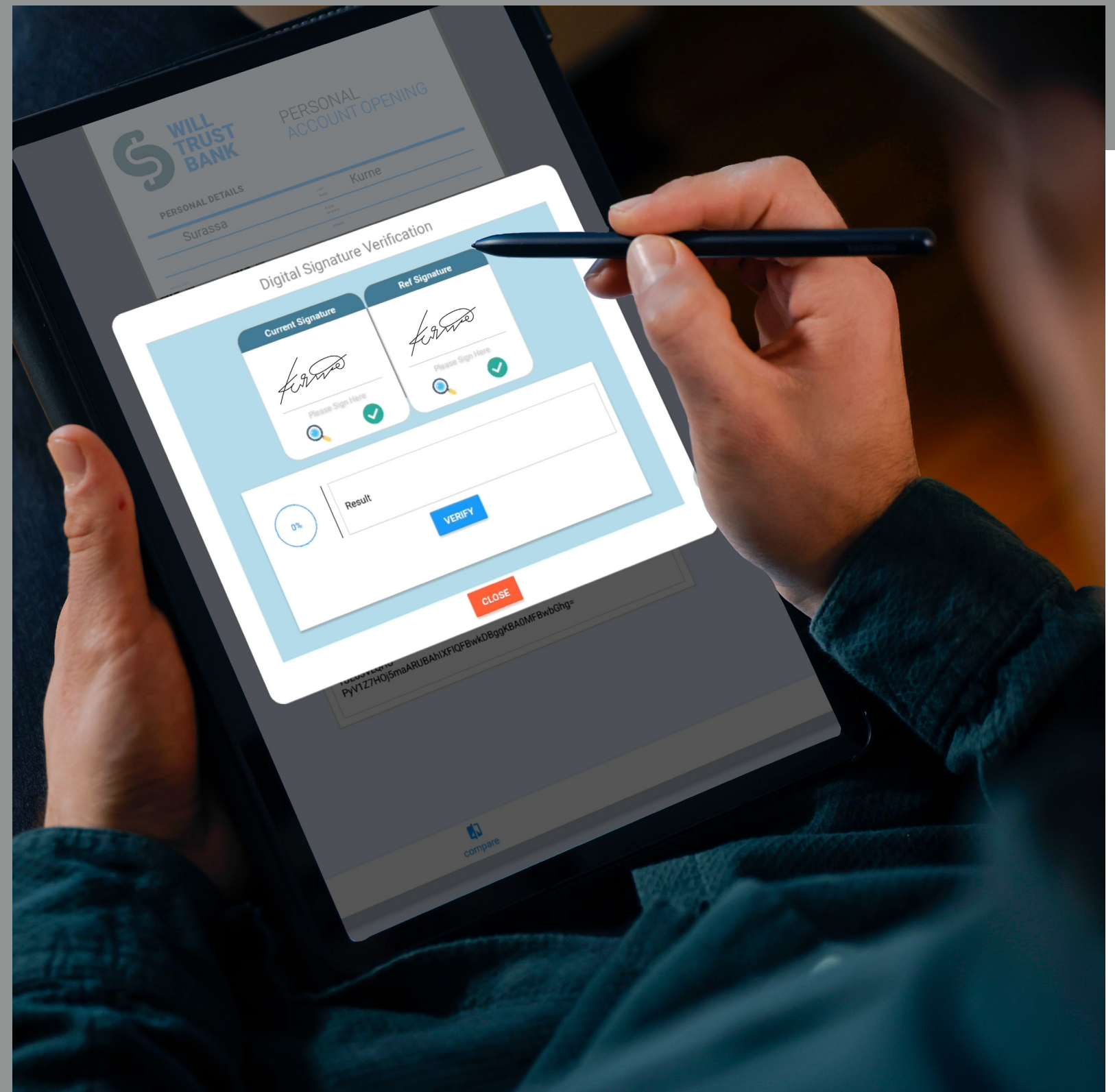


Case Study

Accelerated workflows *Reduced risk*



WACOM® for Business

Computer Union *At a Glance*

INDUSTRY

- Leading systems integrator and supplier of workflow digitization solutions to financial services organizations in Thailand

WORKFLOW

- Customer-facing financial services workflows such as account opening.

CHALLENGES

- Accelerate customer-facing workflows
- Maintain a fast, familiar customer experience
- Reduce volume and cost of paper document management
- Ensure workflows can be completed on mobile devices
- Prevent customer and organizational handwritten signature fraud



"When it comes to proving consent and verifying identities, handwritten signatures are still very convenient. That's why Wacom's digital pen technology is so useful for many of our customers."

Arooja Atheboon, Smart Solutions, Computer Union Co. Ltd.

"The fact that Wacom's verification engine can detect fake signatures with up to 99% accuracy has allowed our client to dramatically reduce the risk of signature fraud."

Thamrongsak Sirivuttinun, Managing Director Sales & Services Business, Computer Union Co. Ltd.

SOLUTION

- Wacom pen-enabled devices and Wacom Ink SDK for verification

OUTCOME

- Complete digitization of client workflow enabled by signature verification saves almost 1 million pages of paper every month.
- Familiar pen-oriented customer experience retained inside and outside the office.
- Significant contribution to client's efficiency and sustainability goals.
- Customer-facing process reduced from 30 to 10 minutes, saving 60,000 workdays per year, and enabling staff to focus on higher value work.
- Reduced fraud risk for financial services organizations, greater peace of mind for their end customers

More human *More digital*

Founded over 40 years ago, Computer Union Co., Ltd. is one of Thailand's leading IT service providers. In recent years, the digital revolution currently underway in the country has required Computer Union to adapt its go-to-market strategy. Thamrongsak Sirivuttinun, Managing Director Sales & Services Business, explains: "We recognized that today, our customers are looking for complete solutions to address specific business needs and increase overall productivity. That's why we created a new "Smart Solutions" unit to develop new and innovative solution-oriented offerings."

CHALLENGE

Thailand's digital transformation is manifesting itself in different ways, including the creation of paperless workflows within many industries. This is particularly evident in one of Computer Union's focus markets - financial services.

However, as Arooja Atheboon from Computer Union's Smart Solutions division explains, fully digital workflows also need to be convenient and secure: "These days, financial services providers

need to be able to complete workflows like account opening in branch offices or via mobile devices at a customer's premises. But they also want this capability without having to manage paper documents. At the same time, when it comes to proving consent and verifying identities, handwritten signatures are still very convenient. That's why Wacom's digital pen technology is so useful for many of our customers."



SOLUTION

Speaking about a recent project for a financial services company, Arooja Athebooon comments, “One of our clients wanted to digitize a customer process that used ten sheets of paper and took around 30 minutes per transaction. However, the provider also wanted to maintain the convenience and familiarity of handwritten signatures, while preventing staff or relatives of customers from attempting to forge those signatures. Using Wacom digital pen-enabled devices together with the Wacom Ink SDK for verification allowed us to provide a solution that meets both requirements in office-based and mobile customer scenarios.”

Dynamic signature data

Computer Union’s solution leverages the fact that a signature created using a Wacom digital pen creates a wealth of data points that describe the dynamic characteristics of the signature. These data points include speed, direction, pressure and even the movement of the pen in the air during

signing. Adding the Wacom Ink SDK for verification to the process infrastructure ensures that these data points can be used to reliably identify whether a new signature is genuine or not. The SDK’s verification engine compares a newly created signature against known genuine examples stored in the provider’s database. It can then confirm with up to **99% accuracy** whether the new signature is genuine or not.

When used in real time at the point of signing, a clerk gets a simple pass/fail message as confirmation that the signature can be accepted. But the verification engine can also be used later by anti-fraud teams to check signatures in cases where there is a reason to doubt the authenticity of a past signature.

This is how signature verification has delivered a fast, inexpensive consent-confirming alternative to inaccurate fingerprinting or expensive facial recognition technology for Computer Union’s client.





OUTCOME

For the financial services provider in question, Computer Union's Wacom-powered solution has had a dramatic impact, as Thamrongsak Sirivuttinun describes: "The transaction process that previously used 10 sheets of paper and took 30 minutes per customer now uses none and takes just 10 minutes. This has helped our client save approximately 11,500,000 sheets of paper per year and 60,000 workdays annually across all its branches. This has made a significant contribution to our client's sustainability. But it has also freed up staff to focus on customer service, marketing and other high-value tasks, instead of form-filling.

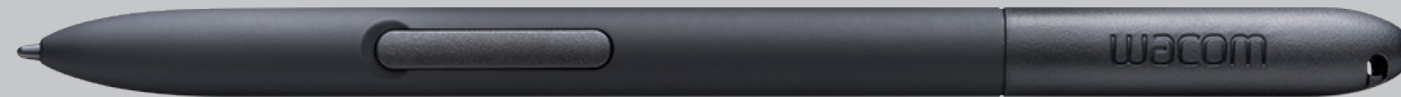
Reducing the risk of fraud

The fact that Wacom's verification engine can detect fake signatures with up to 99% accuracy has allowed our client to dramatically reduce the risk of signature fraud. This has created real peace of mind for our client and its customers.

A secure future

Speaking about Computer Union's plans for the use of Wacom digital pen and ink technology, Thamrongsak Sirivuttinun concludes: "We believe that Wacom's technology can be used very effectively in other areas such as the judicial process, government work, and any process that requires signatures for identity verification. We are very confident that there will be demand for signature verification solutions and further innovations in this area for many years to come."

More human



More digital



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