Data Sheet

Wacom Ink SDK for verification

Signatures you can trust

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Verified ✔

Wacom Ink SDK for verification
Signatures you can trust

Verify handwritten electronic signatures with up to 99% accuracy* at the point of signing, or after the fact.

Handwritten signatures are still the most familiar and meaningful way to confirm big decisions or approve important transactions.

But visual inspections of signatures to assess their authenticity are often performed by laymen. These inspections are 13 times more likely to result in errors than inspections carried out by Forensic Document Examiners.

Wacom Ink SDK for verification eliminates the uncertainty by providing a fast, reliable way to verify signatures in customer-facing environments, or flag suspicious signatures after the fact during as part of daily risk management processes.

Product Overview

Wacom Ink SDK for verification is a set of software tools for verifying the authenticity of handwritten signatures. The SDK's verification engine enables signatures to be verified in two ways.

- Dynamic verification of a signature by comparison with up to 3-12 reference signatures

- Static verification after the fact by comparing images of a recent signature with images of known recent examples.

The SDK is the only solution that enables both types of verification within a single product. They can be used either independently or in combination.

* Wacom Ink SDK for verification has been proven in tests to deliver verification accuracy of up to 99%. For more information, download the Accuracy Report: wacom.com/verification-sdk

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Ink SDK

How it works

The SDK is easy and fast to integrate within an organization's document management system. After a new signature has been provided, the SDK's verification engine checks it against typically 6 reference examples stored in a database.

These reference signatures can be enrolled (captured) progressively in a template over multiple sessions, or within a single session. This template can be updated over time.

Progressive signature enrollment takes longer but is more accurate since there is likely to be more variance between the genuine signatures over time.

Session signature enrollment is faster but less accurate because there is little variance between signatures when captured in quick succession.

After the comparison of a new signature with the known reference examples, the verification engine generates a simple, highly accurate and instant acceptance or rejection message. It's built to favor a low false rejection rate to ensure maximum security. But organizations have the flexibility to select the tolerances the engine uses to accept or reject signatures.
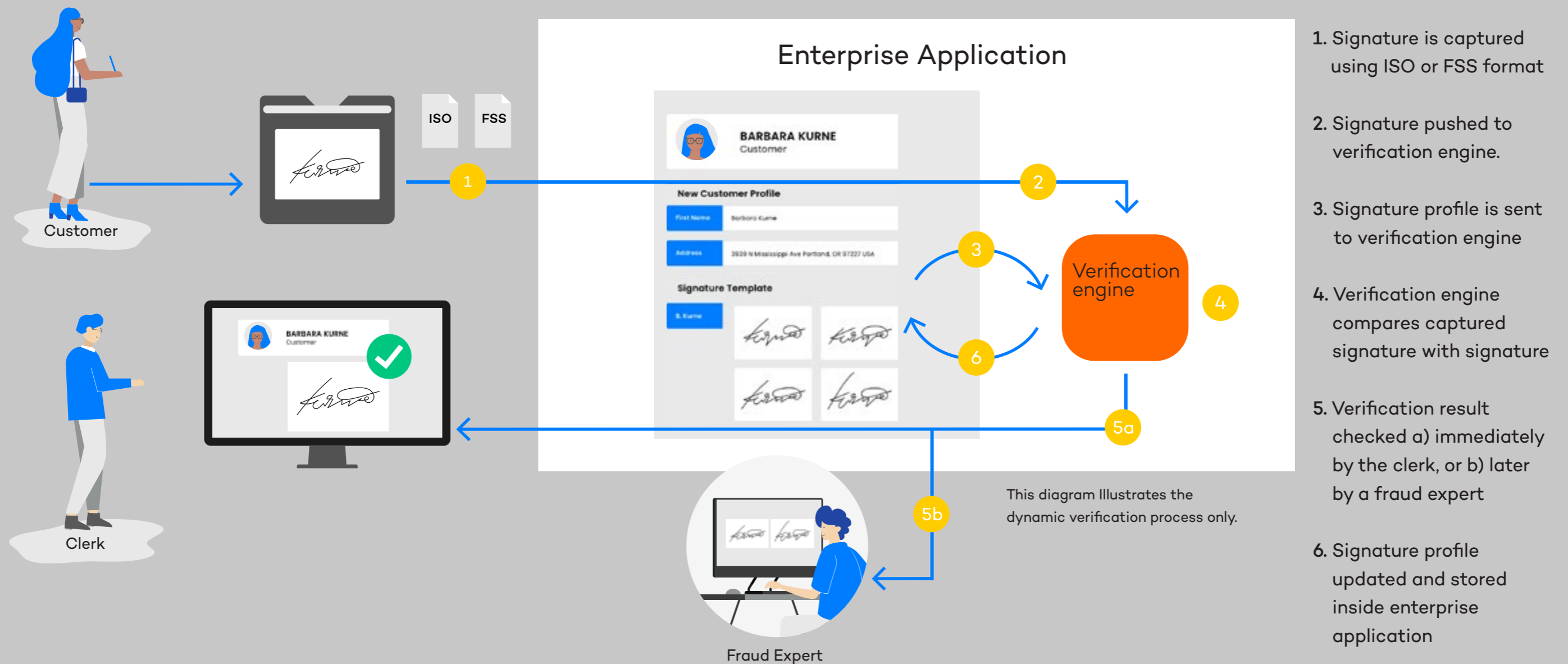
Importantly, the software does not store any signature data, eliminating the compliance problems that can affect server-based solutions.
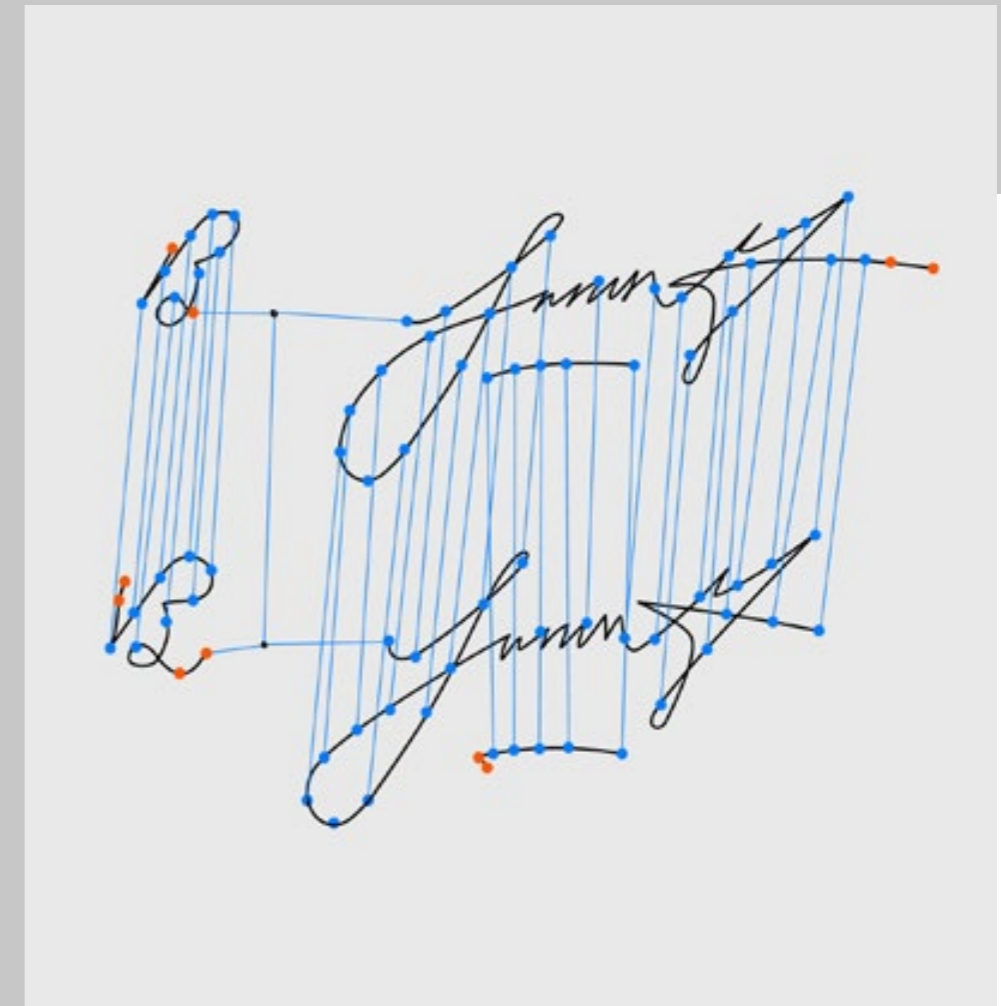
Wacom Ink SDK for verification
Sample workflow, financial services

Many transactions still require a handwritten signature for authorization. This example shows how Wacom's signature verification technology helps banks clerks and fraud prevention Teams spot fake signatures.

Customer

ISO   FSS

Clerk

Fraud Expert

Enterprise Application

BARBARA KURNE
Customer

New Customer Profile

First Name   Barbara Kurne

Address   2939 N Mississippi Ave Portland, OR 97227 USA

Signature Template

B. Kurne

1   2   3   4   5a   5b   6

Verification engine

This diagram Illustrates the dynamic verification process only.

1. Signature is captured using ISO or FSS format

2. Signature pushed to verification engine.

3. Signature profile is sent to verification engine

4. Verification engine compares captured signature with signature

5. Verification result checked a) immediately by the clerk, or b) later by a fraud expert

6. Signature profile updated and stored inside enterprise application

Verification with Wacom
Why it works better

What makes Wacom's solution unique?

Wacom's approach to signature verification is built on decades of expertise in developing handwritten eSignature hardware and software. Its key capabilities are listed below.

1. The SDK provides a straightforward migration path from scanned paper-based signatures to a fully digital handwritten eSignature solution.

2. It supports real-time digital and image-based signature comparison in a single solution.

3. It's compatible with Wacom devices and all third-party hardware that generates handwritten eSignatures using the Wacom Ink SDK for signature.

4. It enables verification starting with a single signature and allows comparison with up to six reference signatures captured over time, or in a single session.

5. It is optimized for two scenarios: unauthorized individuals faking a signature, and genuine signatories disguising their own signature.

6. It mitigates compliance risks because no data is stored by the SDK, unlike server-based alternatives.

Fast, simple integration

The Wacom Ink SDK for verification is a lightweight SDK that enables fast, easy integration with existing applications and infrastructure. It can be deployed either on a windows server or inside a Java web application.

It's compatible with any type of application such as a CRM system that can store a signature file, and any hardware that captures handwritten eSignatures in ISO format.

Unlike alternative solutions that require their own proprietary server infrastructure, the Wacom Ink SDK for verification is installed on the customer's own server, and is called by the relevant application via an API.

All captured eSignatures and data are also stored on the customer's server, and not by the SDK. This eliminates many potential compliance risks or data privacy issues.

Use Cases

In real-time at the point of signing, or in the back office during daily risk management processes – Wacom Ink SDK for verification helps prevent handwritten signature fraud.

Financial Services
Verifying identities for significant transactions such as mortgage contracts or large cash withdrawals in real time, or checking their validity during fraud investigations.
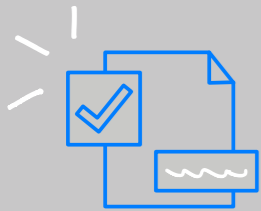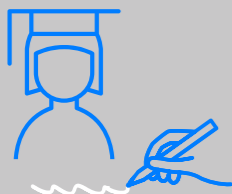
Public Sector
Preventing election fraud by verifying that postal votes in an election have only been completed and submitted by eligible citizens.

Healthcare
Protecting the authority of senior medical staff to approve specific procedures or medications, according to compliance requirements.

Education
Confirming the identity of students when they arrive at examination centers to take important tests.

Hospitality
Avoiding the theft of valuable goods by confirming authorized acceptance of deliveries at restaurants, etc.
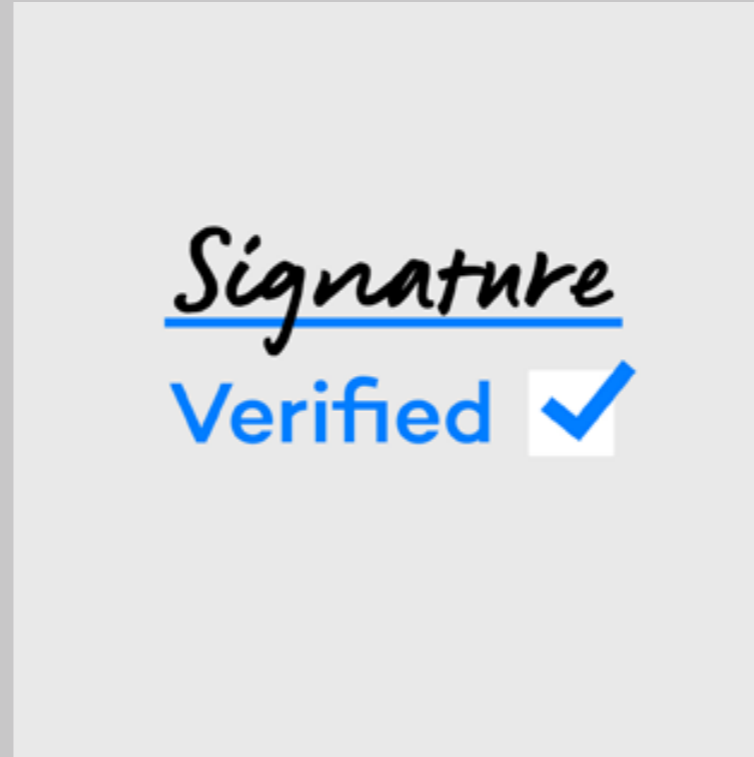
Your business opportunity

The Wacom Ink SDK for verification enables you to add a new, unique layer of value to your existing handwritten eSignature solutions, no matter which hardware or enterprise systems your customers use.

More human
More digital

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