



Transformational Changes in Businesses with AI

New-age Technology Platform for Enterprises

Intelligent. Automated. Dynamic



OCR/ICR Capabilities For Business Transformation

OCR/ICR is business critical need these days.

- **The 4th Industrial revolution**
Digitalisation changing the world “as we know it”
Digitalisation of interactions, increased application of intelligent systems, fast innovation cycles
- **Business processes are changing**
Business are needed smart to process the un-structured documents in real time to enable faster business processes
- **Time & Cost is challenge for Businesses**
Business face lots of issues because of increase in time and subsequently increase in cost. OCR/ICR will enable in reducing time & costs.

Old way of manual process fails.

 **Manual Data Digitization**

This process involves extreme costing, time and prone to errors. This leads to losing many customers as well and scaling is difficult.

 **Manual Verification of Photos, Texts**

The manual processes involves multiple document checking, photo matching, signature matching and all data in documents

 **Chances of Errors are high**

Dude to manual verification, digitization the chances of errors are high

SOLUTION.

New Technologies like OCR/ICR/Image Recognition /NLP enables businesses excellence.

Text Extraction

PDF Extraction

Image Extraction

Handwritten
Extraction

Face & Signature
Matching

Financial Analysis

Solution:

- Getting in-depth analysis of all financial documents information to build financial profiling including asses, liabilities, scoring, credibility and eligibility & Financial transaction fraud analysis
- Assessing optimum premium payment date
- Digital data based financial potential assessment
- Credit bureau & location based financial risk

APPLICANT INFO

Application Number: CR18163882

Consumer Creditability Score: NA

PERSONAL INFO

MR. AVTAR SINGH
DOB: 26.12.1974
EMAIL: AVTARSINGH@GMAIL.COM
MOB: 984732870

Permanent Address
SHREE JOY WALKING ADDRESS

Mailing Address
WORLD NUMBER 2, BEHIND PFC COLONY,
BHOIRDI WESTERN, PUNE, MAHARASHTRA,
PUNE, DISTRICT: 411007, PUNJAB, INDIA

FINANCIAL DOCUMENTS

SUMMARY

| CRITICAL INFO | PRE 1 | PRE 2 | PRE 3 | PRE 4 |
|--------------------|---|--|---|---|
| Great Trip Expense | NA | IN: 381150 | NA | IN: 412580 |
| Employ Income | NA | NA | IN: 10,00,000 (on Contract - Completion Level - 100%) | NA |
| Charged SA Debtors | IN: Amount out of 5L | IN: 90000 | IN: Amount out of 5L | NA |
| Location | NA | CRITICAL INFORMATION ALERT! DATA BASED POLICING | NA | NA |
| Passport Date | Issue Date: NA Expiry Date: 12.01.2019 | Issue Date: 22-07-2017 Expiry Date: 1 Year 5 Months | Issue Date: NA Expiry Date: NA | Issue Date: 2017/07/14 Expiry Date: NA |
| Check | Pass | Pass | Pass | Pass |

Legend: ■ Missing ■ Not Matching

SUMMARY

Key Metrics:

- Score: 75
- Eligibility: Yes
- Income Reported: 100%
- Outstanding Status: Yes
- Credit Accounts: 10
- Reported Salary: 100%
- Age of Creditlines: 100%
- 1B Cover Package 1: 100%

FINANCIAL DATA

| ACCOUNT TYPE | ACCOUNT ID | ACCOUNT NAME | ACCOUNT TYPE | ACCOUNT NAME | ACCOUNT TYPE | ACCOUNT NAME |
|--------------|------------|--------------|--------------|--------------|--------------|--------------|
| Account Name | 010000 | Account Name | NA | Account Name | NA | Account Name |
| Account ID | 010000 | Account ID | NA | Account ID | NA | Account ID |
| Account Name | 010000 | Account Name | NA | Account Name | NA | Account Name |
| Account Type | 010000 | Account Type | NA | Account Type | NA | Account Type |
| Account Name | 010000 | Account Name | NA | Account Name | NA | Account Name |

Benefits:

In-depth financial analysis to provide true financial decisions

Upload or Scan Related Documents

Solution:

- Customers **take picture of relevant documents** using camera or upload required documents on the Website or phone.
- Artivatic's **technology based extraction system** extracts required information from the documents
- Builds **KYC & Documents based Digital profile** or Claims Forms electronically .
- Process the gathered information for claims processing

Technology:

Use OCR/ICR/Image Recognition based Extraction from images, pdfs, scans or handwritten documents in real time.

Uploading relevant medical or travel document in image or pdf or scanned or Handwritten.

The screenshot shows a web interface with a tabbed menu at the top containing 'KYC Documents*', 'Medical Documents*', and 'Finance Documents*'. The 'Medical Documents*' tab is active, displaying a document viewer on the left and an 'Extracted Info' panel on the right. The 'Extracted Info' panel has two sub-sections: 'Inpatient Covered' and 'Outpatient Covered'. The 'Outpatient Covered' section contains a table with the following data:

| Base Rate | Category | MODE | SERVICE | CODE | SA |
|-----------|----------|----------|----------------------|-------------------------|----|
| 511466.13 | | excluded | Self Transplants | DRG 001 002 002 005 006 | |
| | | excluded | Maternity | 009 007 008 010 | |
| | | excluded | Normal Newborn | DRG 705 706 707 708 714 | |
| | | excluded | Lower Level Newborn | 715 | |
| | | excluded | Higher Level Newborn | DRG 705 | |
| | | excluded | | DRG 709 702 704 | |
| | | excluded | | DRG 705 701 703 | |

OCR/ICR/Image recognition engine extracts relevant information from these documents for claims processing.

Bills, Invoices, Diagnosis, forms, boarding pass etc. processing using technology in real time.

The screenshot shows a 'Document Parser' interface with a 'Travel Real-Time Application' window. The window title is 'Invoice cum Premium Receipt'. The main content area displays a scanned document with various fields and a table. To the right of the document viewer is a 'Document Parser' panel with the following extracted information:

Period of Insurance: From 00:00 hrs of 06/03/2017 to Midnight of 05/03/2018

Intermediary Name % Code: Pricolpazar Insurance Web Aggregator Private Limited 6.00047059

Gross Premium: 3,088.00

Add: Service Tax: 432.32

Add: Swachh Bharat Cess: 15.44

Add: Krishi Kalyan Cess: 15.44

Total: 3,551.00

Policy No: 2017-VMB03550-PPV

Insured: Mr. ANANT J. TINEKAR

Coverable No: - Dabhi Zure A

Intermediary Name/Code: Pricolpazar Insurance Web Aggregator Private Limited 6.00047059

Insured Name: ANANT J. TINEKAR

Registration address of the Insured: B-207, GREEN VIEW APTS NO.2, BAMBAL OFF. I ROAD, BORIVALI (WEST), Mumbai, Maharashtra,400091

All required information are captured to further verification and claims automation.

Data Validation with Core System

Solution:

- Using **extracted data from documents**, validating it from core system data using APIs based process
- Using public available data to validate the documents data
- Matching invoice data, bill data, documents data with core system data to ensure proper claims are done
- Claims are assessed then for calculating amount and **checking for any inconsistency**

Process:

Using technology assessing & validating to-the-point information for claims without any error. Highlight if there is any error.

Claims Amount & other information validation

| | A | B | C | D | E | F | G | H |
|---|-------------|-----------|--------------|-----------|----------|---------------|--------------|---------|
| 1 | Hospital ID | No of Doc | Courier Name | DOA/OPD | DOD | Type of Doc | Claim Amount | Remarks |
| 2 | 8966927 | 39 | MARCHANTS | 3-Apr-18 | 5-Apr-18 | CASHLESS | 139231 | OK |
| 3 | 1002965 | 46 | PROFESSIONAL | 29-Mar-18 | 2-Apr-18 | CASHLESS | 28287 | REJECT |
| 4 | 6476925 | 19 | MARCHANTS | 3-Apr-18 | 5-Apr-18 | REIMBURSEMENT | 98560 | OK |
| 5 | 1211491 | 19 | BLUE DART | 1-Apr-18 | 1-Apr-18 | CASHLESS | 32000 | VIP |
| 6 | 1026799 | 27 | PROFESSIONAL | 2-Apr-18 | 5-Apr-18 | CASHLESS | 35000 | OK |
| 7 | 1307479 | 19 | SHREE ANJANI | 31-Mar-18 | 1-Apr-18 | CASHLESS | 42851 | QUERY |

The screenshot displays a web-based interface for claims validation. At the top, there are navigation tabs: DOCUMENT LIST, CLAIMS LIST, HOSPITAL, and DOWNLOAD. The user is logged in as 'Supervisor 1'. Below the navigation, there is a table with columns for S.No, Primary Code, Particulars, Amount, Discount, and Net Amount. The table shows a total bill amount of 15,752.00. To the right of the table, there is a 'Total Bill Amount' field with the value 15,752.00. Below the table, there are fields for 'Amount in Words' and a checkbox for 'If from Hospital then check Hospital Entry Date Receipt and No. of Patients'. The main part of the interface is a form for 'CLAIM ID: 120411076', which is marked as 'VERIFIED' and 'NOT'. The form has several sections: Document Details (OK), Claim Details (OK), Hospital Details (OK), Miscellaneous (1 Images), All docs (11 Images), Authorization Letter (2 Images), Bills (1 Images), Cashless Authorization Request Note (1 Images), and Cheque (0 Images). Each section has a 'FIELD NAME' and 'FIELD VALUE' table.

Required information & document check with core system data in real time using API

Claims Summary

Claims Documents Processing

Claims History

Search [+](#) [New Claim](#)

| Sl No. | Claim Date | Claim No. | Name of the Insured | Policy Type | Claim Amount | Status |
|--------|------------|--------------|---------------------|--------------|--------------|-------------------------|
| 1 | 08/09/2019 | ASBECYDX1234 | Gaurav Sharma | Health Claim | Rs. 40,000 | Process |

[View List](#)

Documents

KYC Documents Finance Documents Medical Documents **Miscellaneous**

[Cashless Authorization Request Note](#)
[Investigation Report](#)
[Authorized Letter](#)
[Claims Form](#)

Doctor's Name : Dr. A. Shriv Kumar
 Name of Hospital : Norie Hospital
 Policy Number : OS10500022
 Date of Admission : 08/04/2018
 Provisional Diagnosis : Umbilical Hernia
 Cost of Hospitalization : Rs. 47,000

Medical Bills, Reports
Upload to the Claims
Engine

Health
required
documents
upload

Documents

KYC Documents Finance Documents **Medical Documents** Miscellaneous

[Prescription](#)
[Diagnosis](#)
[Hospital Letter](#)
[Doctors Report](#)

Patient Name : Gaurav Sharma
 Gender : Male
 Age : 37
 Lipid Tests : VLDL(54.58 mg/dl), Cholesterol(TP)(199.0 mg/dl), HDL(47.50 mg/dl), LDL(75 mg/dl)
 HBA1C Tests : 5.39 NGSP

Summary

Claim No. : ASBECYDX1234
 Policy No. : SO10500022
 Claim Applicant : Gaurav Sharma
 Status : Claim Filled

| Data Information | Policy Data |
|-----------------------------|-------------|
| Amount : Rs. 47,000 | Verified |
| Includes : Umbilical Hernia | Verified |
| Excludes : MESA | Verified |
| Time : 08/04/2018 | Verified |

[PROCEED](#)

Claims Processing Summary

CLAIMS INVOICE PROCESSING

Invoice Processing

Solution:

General platform to process all kinds of invoices like Tax Invoice, Claims Invoice, Repair Invoice etc.

Benefits:

- Data driven invoice processing engine to find required information for claims payment
- Finding parts, amount, bills etc.

Invoices are being processed and matched to Vehicle claims or other claims for payment.

Invoice Processing

Invoice Xtract | John Doe

Honda-1.pdf

General Information

| BILL TO | Name | GST IN | Address | Place Of Supply | State Code | |
|--------------|---------------------|-------------------|----------------------|-----------------|----------------|---------|
| PANKAJ SHAH | PANKAJ SHAH | 0 | A-25 GANESH PARK SOC | GUJRAT | 24 | |
| SHIP TO | Name | GST IN | Address | Place Of Supply | State Code | |
| PANKAJ SHAH | PANKAJ SHAH | 0 | A-25 GANESH PARK SOC | GUJRAT | 24 | |
| VEHICLE INFO | Veh. Reg. No | Model | Chassis No | Engine No | Warranty Start | |
| G.O5.JED729 | BRIO | MAKDD174FDN201467 | L12B33005434 | 16-07-2013 | | |
| INVOICE INFO | Invoice No | Invoice Date | RO No. | RO Type | Visit Date | Mileage |
| SRL7D073898 | 15-07-2017 12:58 PM | SER-RO-DD073-9210 | 03:40 PM | 15-07-2017 | | |

Tabular Information

View Original | Add Manually | Export

Invoice Reader

General Information

File No: ICICI Lombard General Insurance Company
 LimbedGround, First and Second Floor, ICICI Lombard House,Mumbai,MH 400025
 Date_of_registration: 11/20/2014
 Description: Rs. 2000
 Engine_no: 64262641629883
 Invoice_date: 24 May 2018
 Mileage: 39151
 File_invoice_name: Rs. 11933.83
 Place_of_supply: ICICI Lombard General Insurance Company
 LimbedGround, First and Second Floor, ICICI Lombard House,Mumbai,MH 400025
 BROTHERSCHAKHANCHAKAN,MH 422001
 Description no: MH14F10414

Dealer : Auto Hanger Pvt Ltd

Invoice Summary

| CGST | IGST | Labor Charges | Paint Charges | IGST | Sublet Charges | BTGST |
|----------|------|---------------|---------------|----------|----------------|-------|
| 4,493.82 | 0.00 | 9875.00 | 61211.00 | 4,493.82 | 0.00 | |

Table 1

| CGST Amount | IGST Rate | Description Of Goods/Services | HSN/SAC Code | IGST Amount | IGST Rate | Part/Operational Code | Quantity | CGST Amount | IGST Rate | taxable Amount | Total Amount | Total Tax | IGST | IGST Amount | BTGST Rate |
|-------------|-----------|-------------------------------|--------------|-------------|-----------|-----------------------|----------|-------------|-----------|----------------|--------------|-----------|------|-------------|------------|
| 0.00 | | Spairke Treatment | 9987 | 0.00 | | Spairke Treatment | 1 | 0.00 | | 0.00 | 0.00 | 0.00 | 1005 | 0.00 | |

Table 2

| Amount | CGST Amount | CGST Rate | Description Of Goods/Services | Utrament | IGST Amount | IGST Rate | Operation Code | Quantity | SAC Code | IGST Amount | IGST Rate | taxable Amount | Total Amount | Total Tax | IGST | IGST Amount | BTGST Rate |
|--------|-------------|-----------|---------------------------------|----------|-------------|-----------|----------------|----------|----------|-------------|-----------|----------------|--------------|-----------|------|-------------|------------|
| 8925 | 893.25 | 9 | FRONT WINDSHIELDGLASS REPLACE | 0 | 0.00 | 0 | 07-1020-01 | 0 | 9987 | 893.25 | 9 | 8925.50 | 10531.50 | 1,056.50 | 1005 | 0.00 | 0 |
| 1050 | 94.50 | 9 | ELECTRICAL SYSTEMCHECK/PINDINGS | 0 | 0.00 | 0 | 54-1910-01 | 0 | 9987 | 94.50 | 9 | 1050.00 | 1239.00 | 100.00 | 1005 | 0.00 | 0 |

Marine/Fire Claims Documents

Solution:

Using new technologies processing Marine/Fire claims.

Benefits:

- Data driven invoice processing engine to find required information to assess fire/marine claims.
- Using the information to build historical analysis for claims risk, claims pricing & claims fraud.

Marine/Fire claims are done instantly using the data processing engine.

ILA/FSR for Marine/Fire Claims

ila Extracted Successfully [Upload Another](#)

Extracted Information

Intimation Details

Policy Period: -

Survey Details

25 Cause of Loss

Reserve Detail

General Info

Disclaimer:

1. Messages which are shown on opening downloaded file regarding any malware or virus are to be ignored. Please do not feel alarmed.
2. The following data sheet contains all the predefined attributes. Any additional updates to the same might change the data format or might produce garbage values. Please proceed with caution.

[Download](#)

Information has been extracted [Upload Another](#)

Extracted Information

| | | | |
|---|------------|---|---|
| Admissibility Of Claim Under Policy Terms And Conditions, Liability Exists I.A. Tab) And (Final Liability Exists Drop Down In FSR Tab): | Yes | Basis Of Indemnity (FSR Tab): | Reinstatement Value |
| Basis Of Adjustment For Excess/Deductible (FT Field): | | Basis Of Reserve: | As Per Estimate Of Loss Provided By Insured On Intimation Mail. |
| Basis Of Adjustment For Salvage: | 30,420 | Basis Of Adjustment For Underinsurance: | 30,420 |
| Building (FT Field): | - | Business Interruption FT Field: | - |
| Cause Of Loss (FT Field) Drop Down Selection: | Negligence | Complexity Of Claim: | Straight |
| Contents & FFF FT Field: | - | Contact Details Of Dealing Surveyor: | 8850370179 |
| | | Damage Took Place At What Stage? (non | - |

[Download](#)

SIGNATURE VERIFICATION IN REALTIME

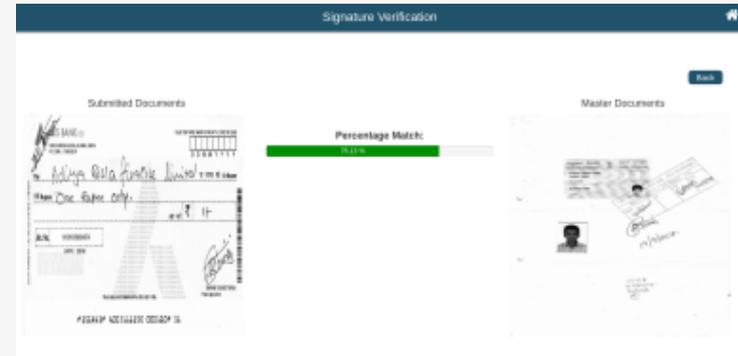
Signature Detection & Verification

Solution:

- Any documents while scanning or uploading if contains signature, signature will be detected
- Detected signature will be automatically matched to Master KYC [For example PAN, Aadhar or any govt document only]
- In case of any discrepancies in signature, automated alert is done to avoid fraud or reduce risk.

Benefits:

Image recognition based engine to automate signature detection, verification to smooth the onboarding & AML processes.



Automated signature verification system

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THANK YOU

Look forward to meeting further to discuss next.