



Wacom Signature Tablets in Use at the Bank of China

It turned out to be the ideal tool to reach BOC's goal to eliminate paper wherever possible

The User

Bank of China (Hong Kong) is a leading listed commercial banking group in Hong Kong in terms of assets and customer deposits. With over 260 branches, more than 580 ATMs and other distribution channels in Hong Kong, BOCHK is one of the three note issuing banks in Hong Kong. In addition, BOCHK is appointed by the People's Bank of China as the Clearing Bank for Renminbi business in Hong Kong. On 13 July 2010, BOCHK was authorized as the Clearing Bank of RMB banknotes business for the Taiwan region.

The Challenge

As innovation is one of the key drivers for BOCHK, it offers a cozy and pleasant environment equipped with advanced banking service technologies, including electronic signature tablets for customers' signatures when conducting transactions and account opening. The goal was to build a green bank, with the use of eco-friendly technology. To enhance service efficiency, e-signature pads are used at the counters to facilitate paperless transactions and account opening.



The Solution

BOC chose a combination of Wacom interactive pen displays and signature tablets. With pen displays, the bank consultant leads the client through the process of account opening, working directly with the pen on the display. The client screen is an active part of the process and the client has a possibility to check every detail of the account opening form on the screen. After signing the framework agreement the client performs all functions using the client's screen only.

Color LCD signature tablets and signature software developer kits (SDK) from Wacom are used in tandem to digitally process numerous procedures relating to bank transactions. Even access details for safety deposit boxes are documented in such a way. Signatures are made directly on the tablet screen and thus digitized immediately. Individual, biometric characteristics of signatures are also recorded, such as the pen pressure and writing speed. This has enabled the bank to raise its level of security.



Wacom interactive pen displays combine the benefits of an LCD monitor with Wacom's patented pressure-sensitive pen input to control the cursor and capture electronic handwritten signatures.

The advantages

The digital solution allows the bank's staff to focus more on the actual consulting aspects of their work, as they are relieved of various administrative tasks. The bank also reduces its costs, as no paper forms have to be scanned, indexed and archived. The DTU-1631 pen display allows the whole A4 sized completely shown on the screen without scrolling; while STU-520 signature tablet is compact, which fits perfectly to the limited size on the teller counter. Wacom's signature products form a flexible solution that could easily be integrated into the bank's IT system. Thus, BOC were convinced of the reliability and stability of the interactive pen display. It turned out to be the ideal tool to reach BOC's goal to eliminate paper wherever possible.