

Signature Forgery Verification System

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Abstract - Abstract: The issue of distinguishing a user's genuine signatures from those that have been altered or forgeries is addressed by signature verification. In the presence of large intra-class and low inter-class variabilities, the challenge is in determining the allowed variations in a user's signatures. A non-rigid object match with extremely comparable classes can be employed to describe the issue. In the realm of biometrics, signatures are regarded as a behavioral biometric, and the problem presents more challenges compared to other modalities (such as fingerprints) because of the additional difficulty of competent forgeries. The captured value of handwritten signatures is distinct and nearly impossible to duplicate, in contrast to a password, PIN, or key card—identification that may be lost, stolen, or traded. Since signatures are already recognised as a widespread means of confirming identity, they have a significant advantage over other types of technology. The demand for authorizations based on signatures has increased, and examples include checks, contracts, contracts, security systems, financial systems, and credit card validation. The Automatic Signature Verification method competes with the existing visual verification system, which is reliant on the verifier's background, disposition, and working environment. The ratios between the lines and angles of a real signature and a false signature are very tough for any expert's eyes to accurately verify.

Key Words: Signature, Forgery, Verification

1. INTRODUCTION

Verifying a person's identification through their preferred signature is the goal of signature verification. A signature is a behavioural biometric that encodes the signer's

ballistic movements, making it difficult to reproduce. The intra-class and temporal variability of a signature is often higher than that of physical characteristics like fingerprints, iris, or face. Additionally, a user can select a basic signature that is simple to counterfeit, similar to passwords. On the other hand, the universal acceptance of the signature by the general public and its specialised uses (validating paper documents and use in banking applications) make it an intriguing biometric. A technique for verifying signatures makes use of features taken from scanned signature images. The features that are utilised to verify offline signatures are substantially more straightforward. Only the pixel picture needs to be examined in this scenario. When compared to online signature verification, it may be claimed that offline signature verification is more difficult. While it can be difficult to distinguish between a user's signatures and easy-to-forge signatures, dynamic information found in online signatures makes them more distinctive and challenging to counterfeit. Except for relatively simple signatures, it appears to be challenging to replicate both the structure and dynamic information of an online signature. On the other hand, in some real-life circumstances, a forger can help locate a real offline signature and produce a high-quality fake.

1.1 Convolution Neural Network

The VGG-16 neural network has a sizable number of learnable parameters. A huge dataset and access to powerful computing power are necessary for effectively training a network this size

from beginning. By utilising the commonalities between several image datasets, this issue can be solved. For example, regardless of the dataset, the first few layers of a network will learn low-level features that are basically the same for the majority of realistic picture classification tasks. This means that we can use parameter values from a different dataset to establish our neural network and anticipate that the values for the network's early layers would perform well without further training. Transfer learning is the name given to this process. For the VGG-16 architecture pre-trained weights were downloaded to complete the task at hand. The convolutional layers remained fixed during training and only the fully-connected layers were allowed to train after the model had been started with the pre-trained weights.

Keras Sequential Models

A Sequential model API is offered by Keras. By establishing an instance of the Sequential class, model layers may be constructed and added to it, which is how deep learning models are created using the Sequential model API. In this case, the layers can be specified and supplied to the Sequential as an array.

2. LITERATURE REVIEW

2.1 Problem Statement

The need for effective automated signature verification solutions has grown as a result of the fact that signatures are now frequently used in legal transactions as the primary authentication and authorization technique. Signatures are a modality that are susceptible to high-level assaults because they are the most widely used and legally recognised method of person authentication. The determination of whether to grant authority to the person is based on signature verification, which is crucial in identifying fake signatures. A reliable person identification approach based on signature is needed since offline signature verification is crucial for telling a real

signature from a fake and has practical applications in banking services and forgery detection. In this study, we intend to suggest a language-free, offline approach for verifying signatures. With a high degree of accuracy and performance, we anticipate that our method will be able to validate all signatures.

2.2 Objectives

Researchers still find automatic signature verification to be a fascinating topic of study. In general, this type of technology is greatly desired in applications because of the widespread acceptance and usage of signature verification systems, such as automatic check clearing systems in banks. Achieving an offline system with excellent performance and accuracy is unfortunately difficult due to the vulnerability of handwritten signatures to forgeries. Daily efforts by many academics to develop better feature extraction techniques prompted us to begin developing a fresh, reliable offline signature technique. Using the recorded image of the signature and a few photos of the original signs, off-line signature verification seeks to determine whether a signature is from a genuine signer. A signature is a unique type of handwriting with distinctive flourishes and characters. Many signs can be difficult to read. However, a signature can be handled as an image, and hence, it can be recognized using computer vision. Identifying whether a signature is real or counterfeit is a vital step in the validation process.

2.3 Literature Survey

Steinherz et al. [1] proposed different types of loops present in handwritten signature, these loop structures are investigated for offline signature verification.

Soleimani et al. [2] proposed the verification of signatures is done by computing the histograms of gradient, curvature by using the curvature and angles of signatures.

Zhang et al [3] proposed a new Deep Convolutional Generative Adversarial Network (DCGANs) model for offline signature

verification and reported that the method is promising, even though doesn't achieve performance close to the state-of-the-art.

Andrew Zisserman et al [4] In this work we investigate the effect of the convolutional network depth on its accuracy in the large-scale image recognition setting. Our main contribution is a thorough evaluation of networks of increasing depth using an architecture with very small (3x3) convolution filters, which shows that a significant improvement on the prior-art configurations can be achieved by pushing the depth to 16-19 weight layers. These findings were the basis of our ImageNet Challenge 2014 submission, where our team secured the first and the second places in the localisation and classification tracks respectively. We also show that our representations generalise well to other datasets, where they achieve state-of-the-art results. We have made our two best-performing ConvNet models publicly available to facilitate further research on the use of deep visual representations in computer vision.

S. Zagoruyko et al[5]In this paper we show how to learn directly from image data (i.e., without resorting to manually-designed features) a general similarity function for comparing image patches, which is a task of fundamental importance for many computer vision problems. To encode such a function, we opt for a CNN-based model that is trained to account for a wide variety of changes in image appearance.

2.4 Procedures

2.4.1 Convolutional Neural Networks

The machine learning task based on image processing that has had the most success is the convolutional neural network (CNN). In a CNN, the dataset is used to learn all of the features that are input into the final linear classifier. A CNN is made up of several layers, starting with the raw image pixels. Each layer runs a quick calculation and feeds the outcome to the following layer, which then feeds the final result to a linear classifier. The computations of the layers are based on a variety of parameters that are learned by the backpropagation method, where the

gradient of the classification loss with respect to each parameter is computed and the parameter is changed with the aim of minimizing the loss function. The network's tuneable hyperparameters, which are covered in greater detail below, include how precisely this update is carried out and what the loss function is. to learn more about backpropagation.

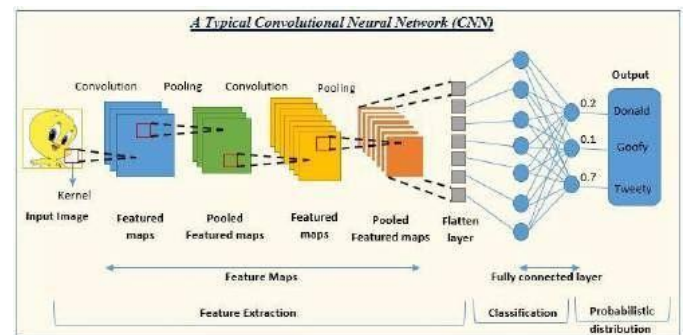


Fig 2.4.1 : CNN BackPropagation

2.4.2 VGG Architecture

The architecture of a CNN dictates the number of layers, the function of each layer, and the connections between the layers. We employ the VGG-16 CNN architecture for our primary training assignments. There are 16 layers in this network, all of which have programmable settings. The sorts of these levels are as follows: Fully Linked Layers: Fully connected layers transform their inputs via an affine transformation. Mathematically, a fully-connected layer from n inputs to h outputs works as follows:

$$f(X) = W X + b$$

$$W \in \mathbb{R}^{n \times h}, b \in \mathbb{R}^h$$

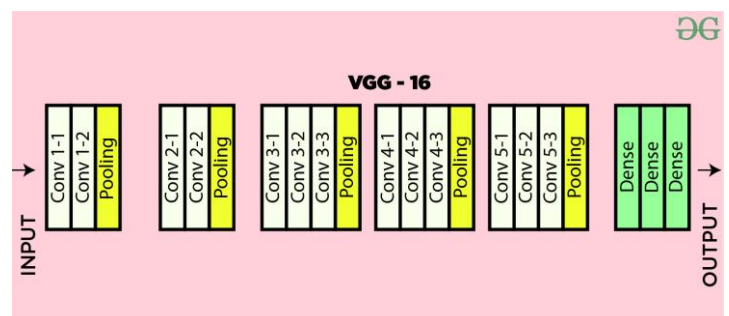


Fig 2.4.2 VGG Architecture

2.4.3 ReLU Nonlinearity

The Rectified Linear Unit is a commonly used activation function after fully-connected layers. This layer applies the following mathematical operation to input X :

$$f(X) = \max(X, 0)$$

2.4.4 Softmax Nonlinearity

The final layer of the neural network contains the Softmax nonlinearity, which computes the final class scores that are either output during testing or fed into the loss function. It has no settings that can be learned. The estimated probabilities for each class by the neural network are represented by these scores. Take note that the Softmax function's output values all add up to one. Mathematically, the i th class probability $f(x)_i$ is computed as follows:

$$f(x)_i = \frac{e^{x_i}}{\sum_j e^{x_j}}$$

2.4.5 Convolutional Layers

In order to process an input image, convolutional layers move a number of tiny filters through every conceivable region and output the dot product of the filter and the image at each location. In particular, all weights for each filter are bound together rather than being allowed to train separately, and outputs are only related to inputs of a small region. The weights of each filter and one bias value for each filter make up the learnable parameters for a convolutional layer. As the network becomes deeper, more filters are utilised each layer in this architecture, which uses 3×3 filters.

2.4.6 Max Pooling Layers

By merging 2×2 sections of the input into a single output value, max pooling layers minimize the size of an image. The output value is simply the maximum value of the four input pixels for each 2×2 input region. No parameters can be learned for this layer. As it advances to the following layer, this layer reduces the image's width and height by half. The input width and height drop as the image is transmitted through the network in networks with max pooling layers, while the number of filters

(depth) tends to rise. This is equivalent to processing the image at a higher level of abstraction, where features are assigned to bigger regions of the input image.

2.4.7 Dropout Layers

In many contemporary neural networks, dropout layers are a non-deterministic nonlinearity that is used. A dropout layer receives a number of inputs and, with probability p , sets each input to 0 and, with probability r , leaves it untouched ($1-p$). A network's tunable hyperparameter is the dropout value p . Dropout can be seen as a type of regularisation because it encourages the network to have multiple methods of arriving at the right answer rather than just one when training. By doing this, the network is prevented from depending too much on any one connection.

2.4.8 Training The Network

The outputs of the final Softmax layer are employed to compute the standard Categorical Cross-Entropy loss with Compliant as the loss function. The unregularized loss is defined as follows if X is the output from the Softmax layer for a specific training data point:

$$-\log(X_{yi})$$

This is a typical CNN loss function. One key characteristic of this loss function is that, unlike other options like the Hinge Loss function, it continuously strives to improve class scores, which corresponds to all probability mass being assigned to the 13 right classes, rather than being satisfied with "good enough" outcomes. We use the Nesterov Momentum update to update every parameter in the network using the gradient of this loss function. Our Results section explains why we chose this specific updating technique. The learning rate is dependent on a variable " v " that is tracked in current update and is a function of the size of earlier updates. This style of update can fluctuate over, especially depending on how rapidly the parameters are changing, making it more forgiving of variable learning rate values and having a tendency to converge rather quickly.

2.4.9 Transfer Learning

VGG-16 is a large neural network with a huge number of learnable parameters. A huge dataset and access to powerful computing power are necessary for effectively training a network this size from beginning. Nevertheless, by taking use of commonalities across various picture datasets, this issue may be solved. In particular, regardless of the dataset, the first few layers of a network will learn low-level characteristics that are basically the same for the majority of feasible picture classification tasks. This means that we may use parameter values from a different dataset to establish our neural network and anticipate that the values for the network's early layers would perform well without further training. Transfer learning is the name for this procedure.

2.5 Results

To display results a Graphical User Interface was created using Tkinter; where an image is selected. Tkinter is Python's de-facto standard Graphical User Interface (GUI) package. It is a thin object-oriented layer on top of Tcl/Tk. Tkinter is not the only GUI programming toolkit for Python.

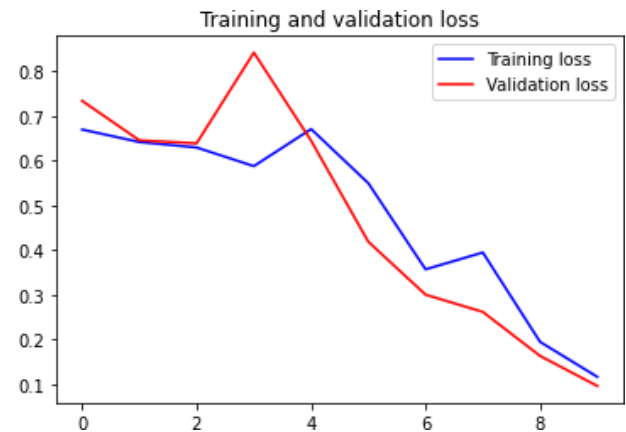


Fig 2.5.2 Main Page of GUI

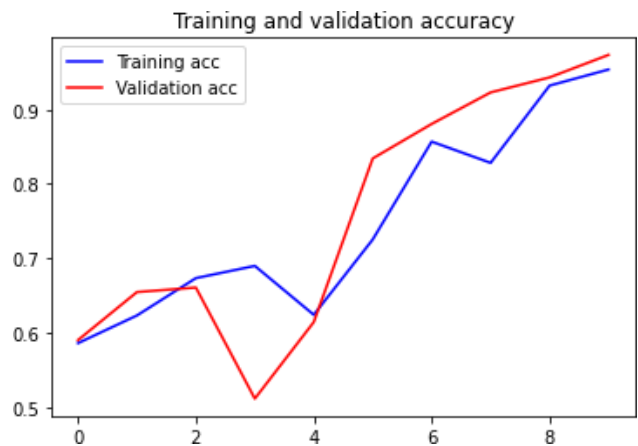


Fig 2.5.3 Selecting Image from Database

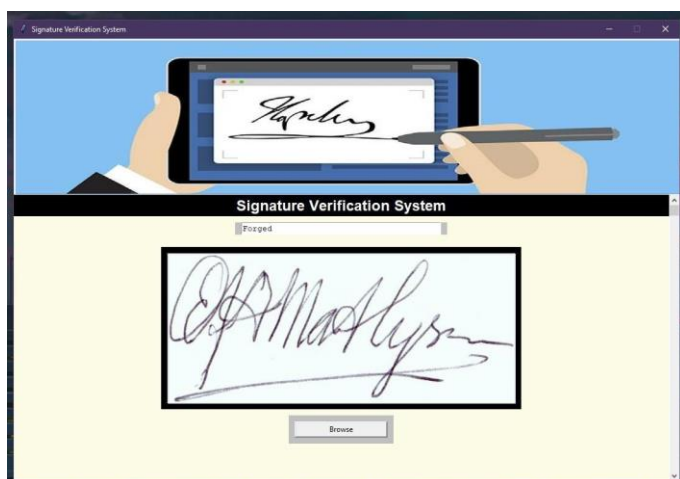
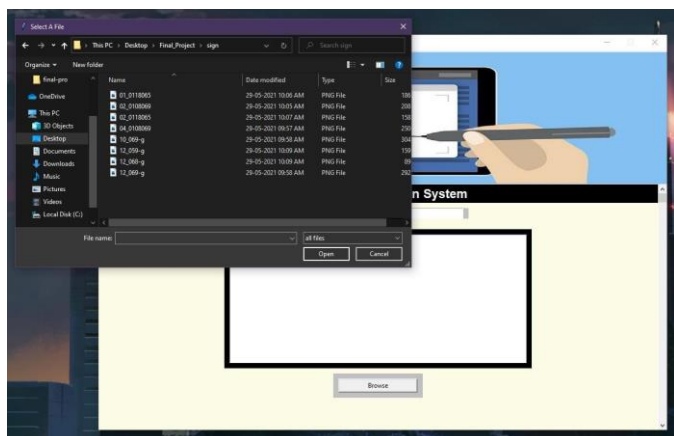


Fig 2.5.1 Main Task Training Plot



Fig 2.5.5 Forged Signature Rejected



3. CONCLUSIONS

The most recent and potent convolutional neural network on the market was used in this research to experiment with and execute the signature verification problem. In addition to experimenting with the classification or verification of offline signatures, this project also offered a novel application software for experimenting with fresh signature datasets and training with those datasets for subsequent verification difficulties. The project's ultimate result is really positive, and it actually inspires us to conduct more study and growth in this area. Despite the produced software's optimistic performance, the lack of an online verification approach is apparent due to the exclusion of such dynamic information as the pen's speed, pressure, azimuth angle, etc. would have greatly enhanced the verification performance, and we are enthusiastic to work on that in the near future. Following the completion of this project, we have high hopes for the many amazing results and opportunities in this area that the future will bring.

SCOPE

The offline signature verification system's computational time increases only with the size of the database. Furthermore, this approach results in the loss of dynamic information. In comparison to the static information we have utilised here, dynamic information is far more effective. We can thus create a system that combines static and dynamic information, or a system that combines offline and online verification methods, as part of future work. Add equipment to it that will allow you to record more parameters for verification.

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