여동훈 하나금융융합기술원 AI Vision

AI is being used in various ways in the financial sector. First, in financial document processing, OCR (optical character recognition) is used to automatically classify financial documents. OCR can read all characters in a document, making it possible to extract the necessary information that the user needs based on machine learning. This can reduce the time and cost required for data input. In addition, it provides a feature that can recognize various foreign languages, which is also being used in foreign language-related services in the financial sector.

Second, a virtual employee project is being carried out in the financial sector, which creates a virtual employee capable of having 1:1 conversations with customers. This is achieved by using talking face generation technology to create a virtual human who can speak in response to a customer's voice.

Another AI technology being used in the financial sector is the mileage extraction service, which extracts the mileage information from a photo of a car's dashboard. As each photo is different, and the location of the mileage information on the dashboard varies, this presents a challenge for data extraction. To overcome this, a data generation technique is used to train the OCR model, and Document Understanding technology is applied to train the mileage extraction model. This model defines the problem of classifying the text box corresponding to the mileage, using a 2D transformer-based model. The AI extraction model achieves a 97% accuracy rate, with the remaining 3% being due to either poorly taken photos or confusion between the mileage and the distance the car is capable of traveling.

However, AI-based financial technology is not perfect, and ultimately requires human confirmation. Therefore, these technologies are used in conjunction with human verification.