

# Inverse Discriminative Networks for Handwritten Signature Verification

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## Abstract

Handwritten signature verification is an important technique for many financial, commercial, and forensic applications. In this paper, we propose an inverse discriminative network (IDN) for writer-independent handwritten signature verification, which aims to determine whether a test signature is genuine or forged compared to the reference signature. The IDN model contains four weight-shared neural network streams, of which two receiving the original signature images are the discriminative streams and the other two addressing the gray-inverted images form the inverse streams. Multiple paths of attention modules connect the discriminative streams and the inverse streams to propagate messages. With the inverse streams and the multi-path attention modules, the IDN model intensifies the effective information of signature verification. Since there was no proper Chinese signature dataset in the community, we collected a large-scale Chinese signature dataset with approximately 29,000 images of 749 individuals' signatures. We test our method on the Chinese signature dataset and other three signature datasets of different languages: CEDAR, BHSig-B, and BHSig-H. Experiments prove the strength and potential of our method.

## 1. Introduction

When a myriad of significant financial, commercial, and forensic documents are signed worldwide everyday, verifying the authenticity of the signatures is a critical issue to be concerned. Considering the huge amounts and wide applications of handwritten signatures, developing an automatic, accurate, and efficient signature verification technique is becoming particularly important and necessary.

This paper addresses the problem of writer-independent handwritten signature verification, which aims to determine whether a test signature is genuine or forged compared with

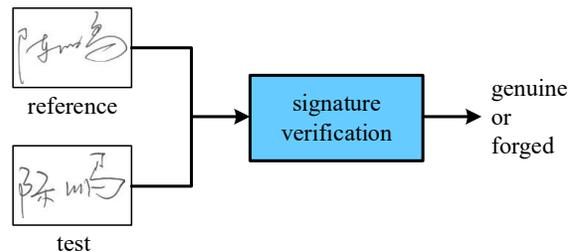


Figure 1. Illustration of handwritten signature verification.

the reference signature of any writer, as shown in Fig. 1. While the past decades have witnessed remarkable progress in signature verification [2, 12, 18, 35, 34], several existing challenges make it still an open problem. First, there was no proper Chinese signature dataset, which impedes the research and application of Chinese signature verification. Second, in a signature image the information of the signature is very sparse, because the signature strokes are often extremely thin and a large area of the image is the background. Third, most individual's signature styles are somewhat arbitrary, which makes the same individual's signatures on different occasions appear notably different. On the other hand, some skillfully forged signatures appear extremely similar to the genuine ones.

In this paper, we propose a novel inverse discriminative network (IDN) model for writer-independent handwritten signature verification. This network contains four weight-shared streams, of which two streams are the discriminative streams and the other two are the inverse streams. The two discriminative streams respectively receive a reference signature image and a test signature image as inputs, and extract the signature features via four cascaded convolutional modules. The two inverse streams receive the inverse-gray reference and test signature images, respectively. The discriminative streams and the inverse streams are connected by multiple paths of attention modules which propagate messages at different scales to intensify the effective stroke information. The features from different discrimi-

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native streams and inverse streams are merged to three different feature maps with convolutional modules, which are then fed to three fully-connected layers to make decisions. The whole IDN model is trained in an end-to-end way.

Our IDN model introduces two mechanisms which aim to resolve the sparse information issue of signatures. The first one is the inverse supervision mechanism which takes the inverse-gray reference signature and test signature as inputs and pushes the model to focus on the signature strokes rather than the image backgrounds. This mechanism is built on the fact that a model that focuses on the signature strokes rather than the image should make the same verification decision when the gray values of the signature image are inverted. The second one is the multi-path attention mechanism which propagates messages between inverse streams and discriminative streams via multiple attention modules at different feature scales. The attention mechanism aims to enforce the model to learn and extract important features for signature verification.

Since there was no proper Chinese signature dataset in the community, we collected a large-scale and challenging Chinese signature dataset (CSD). We test our method on the collected Chinese signature dataset and other three public signature datasets of different languages: CEDAR Dataset [21], BHSig-B Dataset [27], and BHSig-H [27]. Extensive experiments demonstrate the effectiveness and strength of the proposed method.

## 1.1. Related Work

For the significance in financial, commercial, and forensic applications, signature verification has been extensively studied over the past decades [38, 34, 16, 18, 8], and many datasets were publicly released, such as CEDAR [21], MCYT-75 [14], BHSig [27], and GPDS [12, 13]. However, there was no large-scale Chinese signature dataset in the community, which impedes the research and applications on Chinese signature verification. This motivates us to collect a new Chinese signature dataset.

Geometric features in images are often used for signature verification [2, 10, 11, 35, 34, 30, 29], such as the signature heights, widths, areas, [2, 10, 11], or local patch features, such as LBP [35, 34, 30] and SIFT [29]. These features have laid a solid foundation for signature verification and performed well on some datasets. However, the hand-crafted features are vulnerable to noise and complex backgrounds, which makes them less effective on some complex data.

To overcome the drawbacks of hand-crafted features, neural network approaches are widely applied to signature verification [17, 18, 8, 1, 37, 28, 33, 22] and related tasks [36, 7, 23, 31]. Hafemann et al. [17] utilized convolutional neural networks to learn features in a writer-independent way, and presented a multi-task model [18] which both uses genuine signature and forgeries to train the networks. Dey

et al. [8] modeled an offline writer independent signature verification with a Siamese convolutional network. Alvarez et al. [1] proposed a CNN-based architecture which combines a positive sample and a negative sample into a single image. Zhang et al. [37] presented an offline signature verification with deep convolutional generative adversarial networks [15]. Compared to the traditional methods, neural network methods have achieved impressive performance on signature verification. However, most existing approaches indeed address the problem of signature verification in the way of image classification rather than modeling the signature itself, which may lead to incorrect predictions on complex signature images.

We propose a four-stream network model which takes in two pairs of signature images: one pair contains the reference signature image and the test signature image, and another pair contains the inverse gray reference signature image and test signature image. With this strategy, our model not only extracts features from signature images but also specifically mines the signature stroke information.

Signature information is very sparse in images because signatures are often composed of thin strokes. Attention mechanism [32, 4, 19] is an effective way to enhance weak information and improves performance in object and image recognition. Chen *et al.* [6] designed a reverse attention method to detect salient objects. Huang *et al.* [20] utilized a reverse attention mechanism for semantic segmentation. Inspired by these attention models, we develop a multi-path attention approach which supervises the model to focus on and mine the signature stroke information.

## 2. Chinese Signature Dataset

Since there was no proper Chinese signature dataset, we collected a large scale and challenging Chinese signature dataset (CSD). Some examples are shown in Fig. 2. The dataset includes genuine signatures and forged signatures. To collect the genuine signatures, volunteers using Chinese wrote their names 20 times on a writing paper at different time. For forged signatures, each name has 10 simple forgeries and 10 skilled forgeries. The simple forgeries of each name were wrote by 10 different volunteers with their own writing styles and habits. The skilled forgeries of each name were wrote by calligraphers after they have carefully observed, learned, and imitated the genuine signatures.

All the writing papers with signatures were scanned to images from which all the handwritten signature patches were cropped and resized into image samples with the same size. With the OTSU algorithm [26] and non-standard Binarization, these signature images are preprocessed so that the background pixel values are 255 (white) and the signature strokes maintain the original gray values. In this way, each name has 20 genuine handwritten signature image samples and 20 forged handwritten signature samples. The dataset



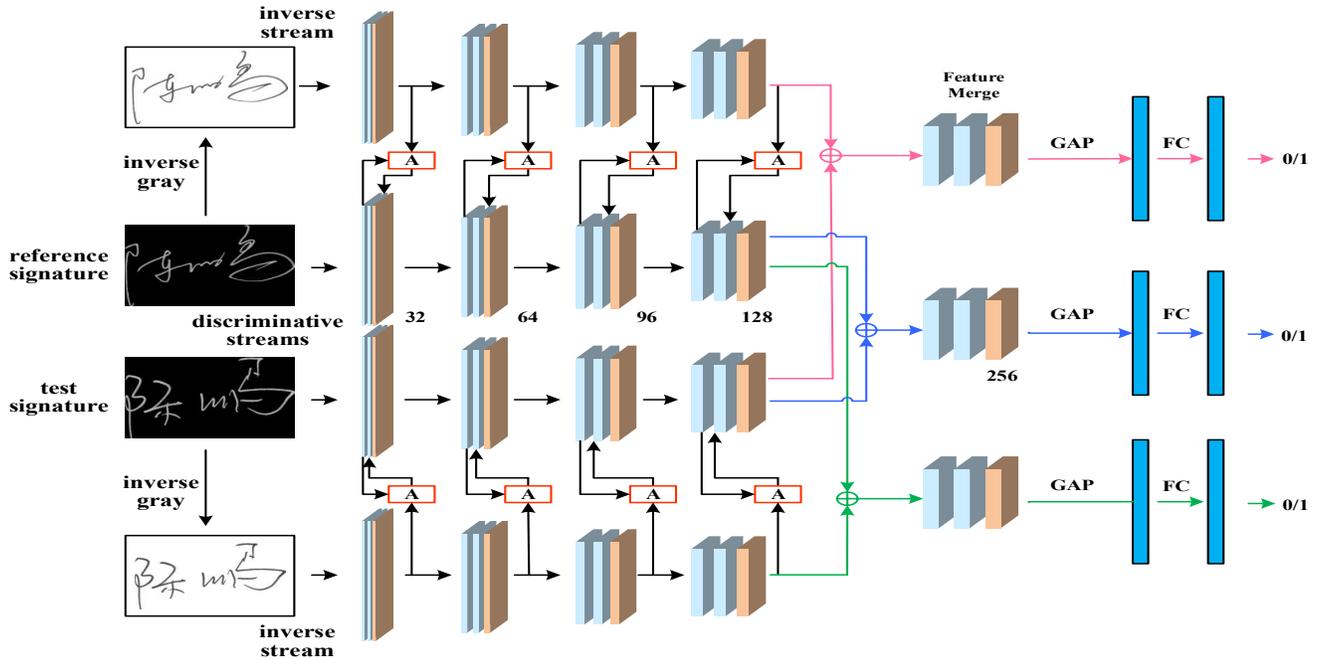


Figure 4. Architecture of the proposed inverse discriminative network. The discriminative and the inverse streams are connected by multi-path attention (A) modules, shown as the red boxes. Through a global average pooling (GAP) layer, the merged features are fed into the fully-connected (FC) layers to compute the verification results.

the signature stroke information, it will make the same decisions for the pair 1 and the pair 2 regardless of the image colors. Since the three pairs have different gray values, the common information should be related to the stroke information. Training the model with this strategy will force the model to focus on the signature strokes rather than the image colors.

Driven by this inverse supervision idea, we design the inverse discriminative network architecture.

### 3.1. Architecture

The proposed inverse discriminative network (IDN) is illustrated in Fig. 4. The input reference and test signature images to the model are with black backgrounds and gray signature strokes. The inverse images are with white backgrounds and gray strokes. The network contains four weight-shared streams, of which two are the discriminative streams and the other two are the inverse streams.

The two discriminative streams respectively take a reference signature image and a test signature image as inputs, and extract the signature features via cascaded convolutional modules [31]. Each convolutional module contains two convolutional layers (the kernel size is  $3 \times 3$  and the strip is 1) activated by the ReLU function and one max-pooling layer (the kernel size is  $2 \times 2$  and the strip is 2). The kernel numbers of the four modules in each stream are 32, 64, 96, and 128, respectively. The two inverse streams take the inverse-gray reference and test signature images as input-

s, respectively. Each inverse stream has the same structure with the discriminative stream.

Between the discriminative and the inverse streams there are eight paths of attention modules connecting the convolutional modules of the two streams. As the red box shown in Fig. 4, each attention module is composed of a forward process and a backward process. The forward process receives features output from the first layer of the convolutional module in the discriminative stream. The backward process propagates attention information from the inverse stream to the second layer of the convolutional module in the discriminative stream. The inside structures of the attention module will be detailed in Section 3.2.

With three convolutional modules (two convolutional layers and a max-pooling layer with 256 kernels), the features from different streams are merged to three feature maps, which correspond to three pairs: the reference signature and the test signature, the inverse-gray reference signature and the test signature, the reference signature and the inverse-gray test signature. Through a global average pooling (GAP) layer, the three merged features are respectively input into three fully-connected layers to compute the verification results.

In the IDN architecture, the discriminative streams and the inverse streams are closely connected by the multi-path attention processes. With these connections, the whole IDN model is trained in an end-to-end way. This model uses two mechanisms to enforce the model to focus on the signature

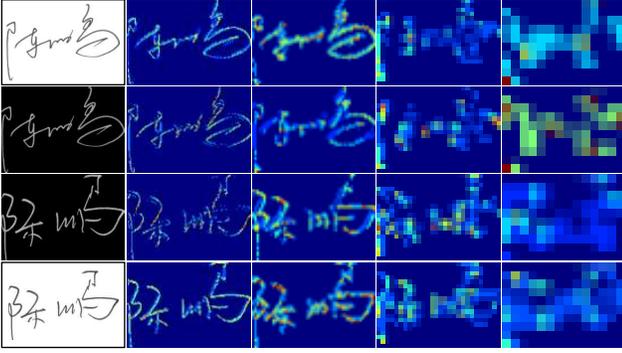


Figure 5. Feature maps output from the cascaded convolutional modules of the four streams.

strokes rather than the whole image. The first is the inverse supervision mechanism. Based on the fact that inverting the gray values of signature images should not change the verification result, the inverse supervision mechanism will drive the feature extraction to focus on the signature strokes. The second one is the multi-path attention mechanism which enforces the model to extract important features for signature verification.

Fig. 5 shows some feature maps output from the cascaded convolutional modules of the four streams. This figure demonstrates that after cascaded attention and inverse supervision, the information for signature verification concentrates around signature strokes.

### 3.2. Multi-path Attention Modules

In the IDN framework, eight paths of attention modules propagate information between the discriminative streams and the inverse streams to force the model to extract important features for signature verification. Each attention module connects a convolutional module in the discriminative stream and a convolutional module in the inverse stream, as the red boxes shown in Fig. 4. Our attention module is inspired by the previous attention models in image-related tasks [32, 4, 19] but re-designed for connecting the discriminative streams and the inverse streams.

Fig. 6 shows the message flows inside an attention module. The feature map output from the convolutional module in the inverse stream is input into a up-sample structure which performs a up sampling with nearest neighbor algorithm and a convolution operation with sigmoid activation, as shown in the left side of Fig. 6. Let  $g$  be the output of the up-sample structure. Suppose  $h$  is the output from the first layer of the convolutional module in the discriminative stream. In the attention module, multiplying  $h$  by  $g$  element-wise and then adding  $h$  produce the intermediate attention measurement  $h \cdot g + h$ , where ‘ $\cdot$ ’ indicates element-wise multiplication. A following global average pooling (GAP) layer and a fully-connected layer (FC) with sigmoid activation receive the intermediate attention mea-

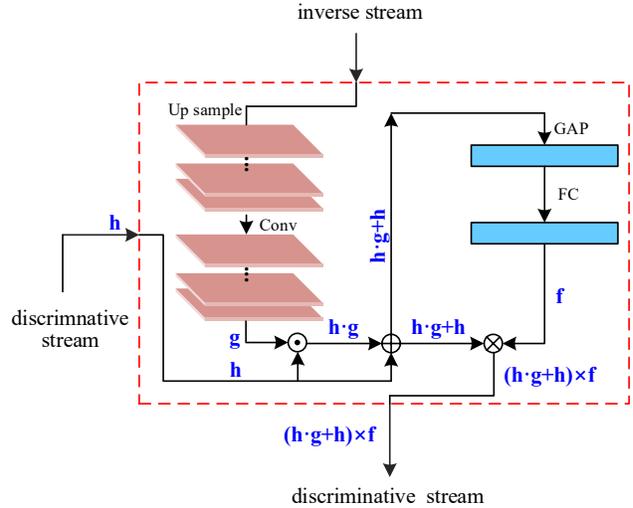


Figure 6. Attention module in the IDN framework. ‘FC’ denotes ‘fully-connected’ and ‘GAP’ indicates ‘global average pooling’. ‘+’ and ‘ $\cdot$ ’ indicate element-wise addition and multiplication, respectively. ‘ $\times$ ’ means multiplying each channel with a weight.

surement and output the weight vector  $f$ , as shown in the right side of Fig. 6. Multiplying each channel of the intermediate attention measurement by each element of  $f$  respectively generates the final attention mask  $(h \cdot g + h) \times f$ , which is fed back to the second layer of the convolutional module in the discriminative stream.

Since our attention module connects both the discriminative stream and the inverse stream, the final attention mask will guide the network to learn discriminative features for signature verification and restrain the misleading information. The whole IDN architecture has eight paths of attention modules connecting different convolutional modules, which applies the attention mechanism to different scales and resolution. With the multi-path attention mechanism, the important features for signature verification are enhanced.

### 3.3. Loss Function

As we discussed above, the signature verification decision should be independent of the signature image colors if the model correctly characterizes the signature stroke information. By inverting the gray values of the signature images, our model produces merged features for three pairs: the reference signature and the test signature, the inverse-gray reference signature and the test signature, the reference signature and the inverse-gray test signature, as shown in Fig. 4. In training, by forcing the model making the same decisions of signature verification for the merged features of the three pairs, the model will be guided to focus on the signature stroke information. We propose an inverse supervision loss function based on the cross entropy error.

Suppose  $y$  is a binary ground truth label of a test signa-

ture with respect to the reference signature, where 1 indicates the test signature is genuine and 0 indicates forged.  $\hat{y}_i (i = 1, 2, 3)$  are the predicted probability values for the three pairs of the reference signature and the test signature, the inverse-gray reference signature and the test signature, the reference signature and the inverse-gray test signature, respectively. Based on the cross-entropy error function of binary classifiers, the inverse supervision loss for a single example is defined as:

$$L = - \sum_{i=1}^3 \alpha_i [y \ln \hat{y}_i + (1 - y) \ln(1 - \hat{y}_i)], \quad (1)$$

where  $\alpha_i$  is a hyper-parameter which adjusts the three pairs' weights.

The inverse supervision loss has three components but with the same ground truth, which is different from the traditional cross entropy loss. Since the four streams of the network share the parameters, the model will be forced to focus on and mine the signature stroke information.

## 4. Experiments

We test our approach on four datasets: our Chinese Signature Dataset (CSD), CEDAR Dataset [21], BHSig-B Dataset [27], and BHSig-H [27], which belong to four different languages respectively: Chinese, English, Bengali, and Hindi. We also carry out the cross-language experiments, i.e. training on a dataset of a language and test on another dataset of a different language.

We train the model based on TensorFlow 1.4 platform with NIDIA 1080Ti and i7-8700 CPU. We use the mini-batch SGD with base learning rate 0.01.

### 4.1. Evaluation Metrics

We use False Rejection Rate (FRR), False Acceptance Rate (FAR), Equal Error Rate (EER), Area Under the Curve (AUC), and Accuracy (Acc) to comprehensively evaluate our approach and compare it with other existing approaches.

FRR is defined as the ratio of the number of false rejections divided by the number of genuine samples and FAR is defined as the ratio of the number of false acceptances divided by the number of forged samples. Since FRR and FAR are mutually restricted, EER is applied to evaluate the equilibrium point where FRR equals to FAR. The lower EER is, the better model performance is. AUC is the area under the ROC curve, which is a comprehensive metric. Accuracy is the ratio of the number of correctly predictions divided by the number of all test samples.

### 4.2. Chinese Signature Dataset

Our Chinese Signature Dataset has 749 individuals' signature samples and each individual has 20 genuine samples and 20 forged samples. Among all the 749 individuals, we

| Model         | Acc          | FRR         | FAR          | EER          | AUC          |
|---------------|--------------|-------------|--------------|--------------|--------------|
| CNN OSV[1]    | 82.75        | 10.51       | 19.05        | 19.63        | 88.63        |
| Single Stream | 88.06        | 10.98       | 13.07        | 15.57        | 92.28        |
| Double Stream | 88.26        | 8.99        | 12.64        | 15.78        | 91.85        |
| Our IDN       | <b>90.17</b> | <b>5.47</b> | <b>11.52</b> | <b>10.83</b> | <b>95.79</b> |

Table 1. Comparison on Chinese Signature Dataset (%).

use 375 individuals' samples as training data, 187 individuals' samples as validation data, and the rest as testing data. For each individual, we have 190 ( $20 \times 19/2$ ) pair samples of the reference and the genuine signature. We randomly select 10 genuine signatures as the references and 19 forgeries to form 190 pair samples of the reference and the forged signature. Thus, for each individual, we have a total of 380 pair samples, of which 190 are reference-genuine pairs and 190 are reference-forgery pairs. Since our forged samples include simple forgeries and skilled forgeries, we separated the simple forgeries and skilled forgeries in testing. The final performance is based on the average results of the simple forgeries and skilled forgeries.

We compare our IDN method with other three approaches. The CNN OSV method [1] uses a convolutional neural network model to verify signatures in an offline way. The Single Stream method concatenates the reference signature and the test signature into one image and uses one stream of our IDN model to extract the features of the concatenated image and determine its label. The Double Stream method takes in the reference signature and the test signature in the two discriminative streams of our IDN model respectively, but without inverse streams and multi-path attention modules. Our IDN model have four streams which exploit the multi-path attention and the inverse mechanism for signature verification.

Table 1 shows the results of different approaches and Fig. 7 (a) shows the ROC curves of the Single Stream, the Double Stream, and our IDN. The results show that our IDN model outperforms other approaches by a large margin in all evaluation metrics. The reason why our IDN outperforms other approaches is that it takes advantage of the inverse supervision mechanism and the multi-path attention mechanism. This point is clearly demonstrated in the comparison with the Single Stream and the Double Stream approaches. The Single Stream method uses one stream of IDN to extract features and make decisions. The Double Stream method extracts the features of the reference and the test signatures respectively in two discriminative streams. Compared with these two baseline methods, the IDN has inverse streams and multi-path attention modules, which makes the IDN outperform the two baselines by a large margin. This proves the effectiveness of the inverse supervision and multi-path attention mechanisms.

| Model              | Type | FRR         | FAR         | EER         |
|--------------------|------|-------------|-------------|-------------|
| Morphology [24]    | WI   | 12.39       | 11.23       | 11.59       |
| Surroundness [25]  | WI   | 8.33        | 8.33        | -           |
| Chain Code [3]     | WD   | 9.36        | 7.84        | -           |
| Graph Matching [5] | WD   | 7.7         | 8.2         | -           |
| SigNet-F [18]      | WD   | -           | -           | 4.63        |
| Single Stream      | WI   | 11.96       | 7.25        | 10.0        |
| Double Stream      | WI   | 3.04        | 8.19        | 4.86        |
| Our IDN            | WI   | <b>2.17</b> | <b>5.87</b> | <b>3.62</b> |

Table 2. Comparison on CEDAR Dataset (%).

| Model                  | Type | FRR         | FAR         | Acc          |
|------------------------|------|-------------|-------------|--------------|
| SigNet [8]             | WI   | 13.89       | 13.89       | 86.11        |
| Correlated Feature [9] | WI   | 14.43       | 15.78       | 84.90        |
| Texture Feature [27]   | WD   | 33.82       | 33.82       | 66.18        |
| Single Stream          | WI   | 12.88       | 9.60        | 88.76        |
| Double Stream          | WI   | 6.49        | 11.23       | 91.14        |
| Our IDN                | WI   | <b>5.24</b> | <b>4.12</b> | <b>95.32</b> |

Table 3. Comparison on BHSig-B Dataset (%).

### 4.3. CEDAR Dataset

The CEDAR signature dataset [21] contains signature samples of English names. It is composed of 55 individuals’ samples and each individual has 24 genuine and 24 forged signatures. Following other works, we use 50 individuals’ samples for training and 5 individuals’ samples for test. For each individual, we have 276 reference-genuine pairs and 276 reference-forgery pairs.

We compare our IDN method with other approaches: Morphology [24], Surroundness [25], Chain Code [3], Graph Matching[5], SigNet-F [18], Single Stream, and Double Stream. The Single Stream and Double Stream approaches are as the same definition in Section 4.2.

Table 2 shows the results of different approaches and Fig. 7 (b) shows the ROC curves of the Single Stream, the Double Stream, and our four stream IDN. In the table, WI indicates writer-independent methods which build one same model for any writers and WD means writer-dependent methods which train different models for each writer and often need more samples for training. It should be noted that the writer-dependent methods adopt different training methods from writer-independent methods. We list the writer-dependent methods here as references.

On this dataset, our IDN model outperforms other approaches in all reported evaluation metrics, which proves the strength of our method.

### 4.4. BHSig-B Dataset and BHSig-H Dataset

BHSig260 dataset [27] contains two subsets: BHSig-B Dataset and BHSig-H Dataset. BHSig-B Dataset contains

| Model                  | Type | FRR         | FAR         | Acc          |
|------------------------|------|-------------|-------------|--------------|
| SigNet [8]             | WI   | 15.36       | 15.36       | 84.64        |
| Correlated Feature [9] | WI   | 15.09       | 13.10       | 85.90        |
| Texture Feature [27]   | WD   | 24.47       | 24.47       | 75.53        |
| Single Stream          | WI   | 13.39       | 11.73       | 87.44        |
| Double Stream          | WI   | 10.44       | <b>8.32</b> | 90.62        |
| Our IDN                | WI   | <b>4.93</b> | 8.99        | <b>93.04</b> |

Table 4. Comparison on BHSig-H Dataset (%).

| Train / Test | Ours         | CEDAR        | BHSig-H      | BHSig-B      |
|--------------|--------------|--------------|--------------|--------------|
| Ours         | <b>90.17</b> | 50.0         | 57.96        | 64.53        |
| CEDAR        | 50.03        | <b>95.98</b> | 50.36        | 50.01        |
| BHSig-H      | 50.0         | 50.0         | <b>93.04</b> | 74.12        |
| BHSig-B      | 50.0         | 50.0         | 74.30        | <b>95.32</b> |

Table 5. Signature verification accuracy of cross-language test (%).

signature samples of Bengali names. It contains 100 individuals’ signature samples. Each individual has 24 genuine signatures and 30 forged signatures. Following other works, we use 50 individuals’ samples for training and the rest individuals’ samples for test. For each individual, we have 276 reference-genuine pairs and 276 reference-forgery pairs.

BHSig-H Dataset contains signature samples of Hindi names. It contains 160 individuals’ signature samples. Each individual has 24 genuine signatures and 30 forged signatures. Following other works, we use 100 individuals’ samples for training and the rest individuals’ samples for test. For each individual, we have 276 reference-genuine pairs and 276 reference-forgery pairs.

On both the two datasets, we compare our IDN method with other approaches: SigNet [8], Correlated Feature [9], Texture Feature [27], Single Stream, and Double Stream. The Single Stream and Double Stream are as the same definition in Section 4.2.

Table 3 and Table 4 show the results of different approaches on the two datasets, respectively. The performance of the Correlated Feature method [9] here was reported in the work SigNet [8]. Fig. 7 (c) and Fig. 7 (d) show the ROC curves of the Single Stream, the Double Stream, and our four stream IDN. On the two datasets, our IDN model outperforms other approaches by a large margin, which proves the strength of our method.

### 4.5. Cross-Language Test

The datasets used in this work belong to four different languages. We would like to test if signature verification can be done across different languages. Thus, we carried out a cross-language experiment where a model is trained on one dataset and tested on another dataset of a different language. For example, we train a model on the Chi-

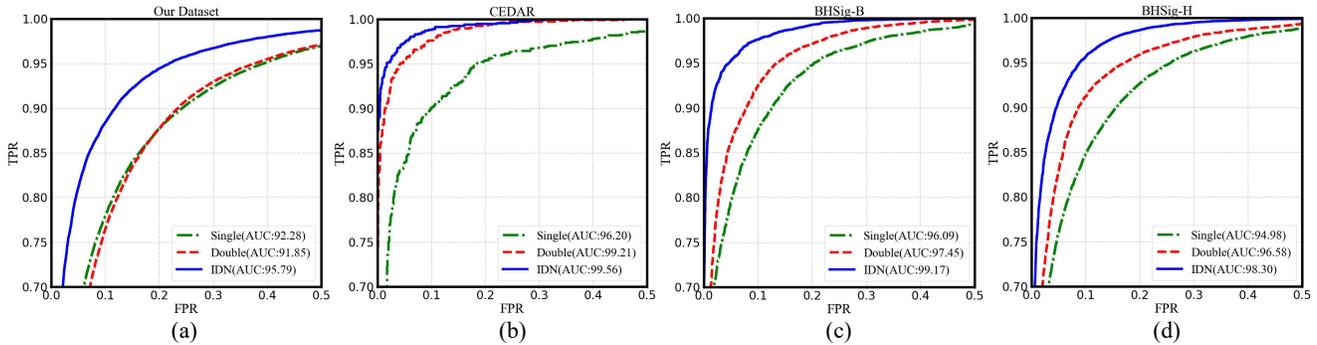


Figure 7. The ROC curve comparison on four datasets. The ‘single’, and ‘double’ denote the Single Stream method and the Double Stream method, respectively. (a) Our dataset. (b) CEDAR dataset. (c) BHSig-B dataset. (d) BHSig-H dataset.

nese Signature Dataset and test the model on the BHSig-H Dataset. The training and test data division is the same to the experiments on each independent dataset.

Table 5 shows the accuracy of the cross-language test, where the rows correspond to the training languages and the columns correspond to the testing languages. This table shows that the signature verification performance across languages drops considerably. After all, signatures are closely dependent on the languages and individuals using different languages have different writing habits and styles.

This table also shows that the performance drops of the tests across Bengali and Hindi are not so drastic as other cross-language tests. This can be attributed to the similarity of Bengali and Hindi handwritten signatures in styles and strokes.

## 5. Conclusion

In this paper, we propose a novel inverse discriminative network (IDN) for writer-independent handwritten signature verification, which contains four weight-shared streams: two discriminative streams that extract the convolutional features of signatures, and two inverse streams that supervise the feature extraction to focus on the signature strokes. An inverse supervision mechanism and a multi-path attention mechanism are used to resolve the sparse information issue in signature verification. In testing, taking the inputs of a reference signature image and a test signature image, our model outputs whether the test signature is genuine or forged. Since there was no proper Chinese signature dataset in the community, we collected a large-scale and challenging Chinese signature dataset. We test our method on the collected Chinese signature dataset and other three signature datasets of different languages. Experiments demonstrate the strength and potential of the proposed method. The future work will focus on the joint system of signature verification and recognition across languages.

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