

Business Conception of Mobile Financial Reimbursement Information Collection System Based on OCR

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Abstract

Innovation and entrepreneurship are an important means to effectively alleviate the current employment contradiction. With the continuous development of Internet technology and electronic communication technology, college students' innovation and entrepreneurship also go to the "Internet plus" way. It is important to note that how to grasp the opportunities and challenges in the context of "Internet plus" has become an urgent problem in the society. This paper takes "OCR based mobile terminal financial reimbursement information collection system" as the starting material, conducts full market research, fully demonstrates the current market demand, establishes a team and establishes a company. Give the company's development strategy, in-depth analysis of the company's strategic layout. Through SWOT analysis and demonstration, the company's strategy, financial analysis and forecast are given. Through the comprehensive analysis and prediction of various factors, the results show that the "OCR based mobile terminal financial reimbursement information collection system" entrepreneurship project will receive economic and social benefits, and will solve the employment problem of college students..

Keywords

Innovation and entrepreneurship, Internet plus, SWOT, Financial reimbursement, Mobile terminal.

1. Entrepreneurial Background

With the popularity of mobile intelligent terminals, mobile office ^[4] is more and more favored by enterprises and institutions. Especially in the application of financial reimbursement, the use of smart phones, pad and other mobile devices is convenient and fast, so that users can make full use of idle time to deal with transactional work, and effectively use time, thus improving work efficiency ^[1].

At present, some app products such as "mobile reimbursement", "mobile approval" have been applied to the reimbursement business of enterprises and institutions, but these applications are mainly aimed at the business control process, and the collection of original bill voucher information lacks efficiency and accuracy. In the specific reimbursement process, it is necessary to input the date, amount, invoice number, invoice code and other related information in the original paper voucher into the financial system. Since the screen of mobile devices is usually small, it is time-consuming and labor-consuming for users to complete dialog boxes, drop-down boxes or text input, and the correctness is not guaranteed. Therefore, it is urgent to provide an automatic and intelligent financial reimbursement information collection method to improve the user experience, improve the accuracy of obtaining bill information, and improve the efficiency of obtaining bill information.

2. Market Analysis

Nowadays, all kinds of mobile office software are booming, and mobile office is becoming popular on a large scale. Using the mobile OCR technology to extract the invoice information one by one, the invoice information needed in the original process can be transferred without the paper invoice. This is exactly what the development of the time needs. It is a new and efficient solution for enterprises to solve the problem of reimbursement. It is predicted that every major enterprise in the future will apply this software platform with this technology. It will conform to the trend of the times, and the prediction will be successful.

In order to further understand the market demand for mobile financial reimbursement system^[5], we first made some understanding of China's business consumption in recent years. In recent years, business consumption has been increasing year by year. At the same time, there will be an increase in the demand for correct financial information. "Mobile terminal financial reimbursement information collection system" integrates finance and enterprise deeply through intelligent terminal, accurately collects reimbursement information based on OCR technology, carries out centralized standardized and unified management, improves financial operation level and efficiency, reduces the overall operation cost of the enterprise, and helps the strategic development of the group.

3. Entrepreneurial Projects

3.1 Basic Solutions

The mobile financial reimbursement information collection system based on OCR^[3] brings a new and efficient solution for enterprises to solve the problem of reimbursement. Reimbursement is a high-frequency and painful work link. Using the system with this technology, the reimbursement link can be integrated into paperless office or mobile office system, which is expected to be a great success. Financial bill OCR recognition uses traditional pattern recognition OCR and deep learning technology, combined with image processing, automatic classification, intelligent verification and other technologies, to achieve full scene OCR recognition of bills, which is suitable for mobile reimbursement app, financial sharing cloud recognition, PC client and other full scene requirements. The credentials received by the mobile terminal are processed by optical character recognition (OCR) first, and then the classifier is invoked to automatically classify different categories of vouchers to determine the specific meaning of the recognized characters. Finally, the identification results are verified and output to the XML file. By parsing the XML file, the identification text is automatically filled into the corresponding form position, which further realizes the intelligent information collection of mobile financial reimbursement. It improves the accuracy and efficiency of obtaining bill information.

The project can support a variety of invoice types (VAT special invoice, VAT ordinary invoice, electronic invoice image version, electronic invoice print version, vehicle sales invoice) and various platforms. It is expected to improve the intelligent recognition function and increase the function that can meet the personalized requirements to further improve the system.

3.2 Target Market and Future Trend

According to the function and function of the mobile terminal financial reimbursement information collection system, we position the target market of our products to the enterprises in the whole country. For the reimbursement of business consumption, the mobile intelligent terminal has more advantages, which saves the tedious forms and can directly apply for reimbursement in the mobile terminal. At this time, the collection of financial reimbursement information of mobile terminal is particularly important. As long as the information can be collected accurately and quickly, it can not only improve the convenience of reimbursement, but also improve the work efficiency.

Reimbursement software and reimbursement system is the new direction of financial management in the future. In today's complex and changeable economic situation and fierce market competition, many enterprises gradually realize the importance of cost control. When purchasing enterprise

management software, mobile reimbursement application is accepted by more and more enterprises for its agile, instant and effective characteristics of daily cost management. This demand is not only limited to large enterprises, but also small and micro enterprises also need such tools to reduce costs and increase efficiency for enterprises and improve their core competitiveness.

3.3 Project SWOT Analysis

Under the background of business consumption increasing year by year, the emergence of mobile financial reimbursement information collection system meets the needs of the development of the times, and lays the foundation and provides convenience for the further development of mobile reimbursement. And the information collection system with time-saving and high-efficiency function is also in line with the rules of vigorously developing labor-saving and efficient enterprises in China. At the initial stage of APP entering the market, customers don't know enough about the function and use of the product, which may lead to the lack of trust for the product. For the newly established companies, the market awareness also needs to be gradually improved.

4. Development Strategy

For the information collection system which has just entered the market, before entering the market, we should test the function and performance of the system, and test the use of the system to ensure that the system successfully enters the market ^[2]. First, the system was put on the market and tried out. Through various channels, we actively publicized the products, observed the use of the system, and made the next step plan after having a certain understanding.

Collect users' feedback on the use of the system on time, and timely adjust the system according to the corresponding opinions; adjust and improve the system functions on the existing basis to improve the performance of the system; actively develop cooperative enterprises and companies.

On the basis of the previous development, we should cooperate with the original customers and further expand more customers; we should strictly check the modified system every time; we should ensure that the functions and performance meet the standards, and gradually enhance the visibility of the company and the system.

In the future, the company will take the information collection system as the main development direction, and take "high efficiency", "fast" and "convenience" as the main characteristics. On the basis of the previous research and development of OCR technology is strengthened to further improve the system and increase the system function as much as possible. Gradually develop the system to meet the requirements. According to the market demand, adjust the system performance in time.

Before users use the system, accurately and carefully introduce the functions and features of the system for customers; when using the system, users can help customers better understand the system, and give detailed answers to customers' questions about the system; after customers use the system, they will regularly collect customers' opinions on the use of the system, and when problems occur in the system, even for customers.

5. Financial Analysis

5.1 Financial Assumptions

- (1) Bookkeeping base currency: the company's accounting is based on RMB.
- (2) The company has a good production and operation, and does not consider the provision for impairment of various assets.
- (3) Daily maintenance and repair of products will occur during the period of cost is expected to be a certain proportion of the company's sales revenue, accounting for 10%.

5.2 Sales Forecast

In addition to targeting some small and medium-sized companies, the project can also be extended to some small and medium-sized individual merchants [6]. It is expected to start formal investment,

operation test and promotion in the first two years, and promote the application in Liaoning Province, and gradually promote it in the country in the third to fifth years.

The product price (special note: the price is the discounted price, and there is room for adjustment) to the cost and the proportion of the product put on the market are listed as follows:

According to the market capacity analysis, because of the high product cost, system operation and maintenance and personnel costs, the small and medium-sized enterprises are now operating and promoting. After a certain amount of advertising, the sales volume will increase in all parts of the country from the second year to the fifth year.

Table 1. Sales budget (Unit: ten thousand yuan)

sales statistics	the first year	the second year	the third year	the fourth year	the fifth year	total
sales volumes	1000	1500	2500	4000	6000	15000
Average price	3000	3000	2800	2500	2200	2700
Annual sales	300	450	700	1000	1320	3770
Cost / set	1000	1000	1000	1000	1000	1000
Total sales profit	200	300	450	600	720	2270

5.3 Operating cost forecast

The company's daily operation and maintenance activities will incur sales expenses, management expenses and financial expenses, including advertising expenses, travel expenses, business publicity expenses, loan interest, depreciation, etc. For simplicity, the operating tax of the enterprise in addition to income tax is also estimated in this part of the expenses. Therefore, this part of the operating costs will be a certain proportion of the company's sales revenue. The company's Direct stores adopt the mode of leasing, and the company is preparing to find suitable stores with an annual rent of 100000 yuan. In addition, combined with the characteristics of the project, the labor cost and equipment depreciation are taken into account.

The company has financial department, sales department, human resources department, logistics department. It is estimated that the number of sales personnel will be 15 each year, and the total number of other departments will be controlled at about 10.

Table 2. Human capital budget (Unit: ten thousand yuan)

Project	the first year	the second year	the third year	the fourth year	the fifth year
Number of employees	15	20	20	30	35
Total annual salary	40	50	58	73	80

It is estimated that 100000 yuan will be invested in the first year to purchase fixed assets for the decoration of Direct stores and the purchase of office supplies. The fixed assets will be depreciated on a straight-line basis with a net residual value rate of 5% and a service life of 5 years. Among them, the decoration of shop is 50000, and the office supplies are 50000. In the next four years, we will not increase investment in fixed assets.

Table 3. Fixed assets budget (Unit: ten thousand yuan)

Project	the first year	the second year	the third year	the fourth year	the fifth year
Total fixed assets	10	10	10	10	10
depreciation	1.9	1.9	1.9	1.9	1.9

Combined with the results of the above table, the operating costs of enterprises are summarized as follows:

Table 4. Operating cost budget (Unit: ten thousand yuan)

Project	the first year	the second year	the third year	the fourth year	the fifth year
production costs	100	150	250	400	600
Personnel expenses	40	50	58	73	80
depreciation	1.9	1.9	1.9	1.9	1.9
Operating expenses	19	25	28	34	40
total	160.9	226.9	337.9	508.9	721.9

6. Conclusion

Based on the reasonable forecast of the future sales, the financial situation and profitability of the whole project in the first five years can be seen to be good.

It is estimated that the shareholders need to invest 1.5 million yuan at the initial stage of the project to ensure the start-up operation of the company. As the later stage of the project becomes more and more mature, the company will enter a high growth period. Because of the good supply of goods, cheap freight and broad market prospects, the return of shareholders' capital will be far greater than that of other traditional industries under the condition of relatively stable investment market. At the same time, according to the calculation of investment payback period, the payback period of the project is about 2-3 years, and venture capital can be considered to withdraw in the sixth year. In conclusion, the feasibility of the project is high, the profitability is strong, and it is suitable for investment.

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