

## **Hybrid Decision Support to Monitor Atrial Fibrillation for Stroke Prevention**

LEI, Ningrong <<http://orcid.org/0000-0003-0935-9426>>, KAREEM, Murtadha, MOON, Seung Ki <<http://orcid.org/0000-0002-2249-7500>>, CIACCIO, Edward J, ACHARYA, U Rajendra <<http://orcid.org/0000-0003-2689-8552>> and FAUST, Oliver <<http://orcid.org/0000-0002-3979-4077>>

Available from Sheffield Hallam University Research Archive (SHURA) at:

<https://shura.shu.ac.uk/28008/>

---

This document is the Published Version [VoR]

**Citation:**

LEI, Ningrong, KAREEM, Murtadha, MOON, Seung Ki, CIACCIO, Edward J, ACHARYA, U Rajendra and FAUST, Oliver (2021). Hybrid Decision Support to Monitor Atrial Fibrillation for Stroke Prevention. *International Journal of Environmental Research and Public Health*, 18 (2), p. 813. [Article]

---

**Copyright and re-use policy**

See <http://shura.shu.ac.uk/information.html>

Article

# Hybrid decision support to monitor atrial fibrillation for stroke prevention

Ningrong Lei<sup>1</sup>, Murtadha Kareem<sup>2</sup>, Seung Ki Moon<sup>3</sup>, Edward J. Ciaccio<sup>4</sup>, U Rajendra Acharya<sup>5,6,7</sup> and Oliver Faust<sup>8,\*</sup> 

<sup>1</sup> College of Business, Technology and Engineering, Sheffield Hallam University, Sheffield, UK; n.lei@exchange.shu.ac.uk

<sup>2</sup> Materials & Engineering Research Institute, Sheffield Hallam University, Sheffield, UK; b4036163@my.shu.ac.uk

<sup>3</sup> School of Mechanical and Aerospace Engineering, Nanyang Technological University, Singapore; skmoon@ntu.edu.sg

<sup>4</sup> Department of Medicine - Cardiology, Columbia University, USA.

<sup>5</sup> Ngee Ann Polytechnic, Singapore; aru@np.edu.sg

<sup>6</sup> Department of Bioinformatics and Medical Engineering, Asia University, Taichung, Taiwan

<sup>7</sup> School of Management and Enterprise University of Southern Queensland, Springfield, Australia

<sup>8</sup> College of Business, Technology and Engineering, Sheffield Hallam University, Sheffield, UK; oliver.faust@gmail.com

\* Correspondence: oliver.faust@gmail.com

Version January 21, 2021 submitted to Int. J. Environ. Res. Public Health

**Abstract:** In this paper, we discuss hybrid decision support to monitor atrial fibrillation for stroke prevention. Hybrid decision support takes the form of human experts and machine algorithm working cooperatively on a diagnosis. The link to stroke prevention comes from the fact that patients with Atrial Fibrillation (AF) have a fivefold increased stroke risk. Early diagnosis, which leads to adequate AF treatment, can decrease the stroke risk by 66% and thereby prevent stroke. The monitoring service is based on Heart Rate (HR) measurements. The resulting signals are communicated and stored with Internet of Things (IoT) technology. A Deep Learning (DL) algorithm automatically estimates the AF probability. Based on this technology, we can offer four distinct services to healthcare providers: 1) universal access to patient data; 2) automated AF detection and alarm; 3) physician support; and 4) feedback channels. These four services create an environment where physicians can work symbiotically with machine algorithms to establish and communicate a high quality AF diagnosis.

**Keywords:** Human and AI collaboration; Medical diagnosis support; Deep learning; Symbiotic analysis process; human controlled machine work

## 1. Introduction

Cerebrovascular accidents, commonly known as strokes, are the second most deadly disease and a leading cause of disability [1]. Ischemic stroke is the most common type of stroke, which accounts for  $\approx 80\%$  of all strokes [2]. This type of stroke occurs when the bloodstream, to any part of the brain, is blocked by blood clots [3]. When this occurs, brain tissue might get damaged, because the oxygen supply is interrupted. That damage can result in death or disability. Around 75% of all strokes happen in people aged 65 years or older. A meta study from 2009 shows that, within one year, 20000 UK citizens, aged 45 years and below, had a stroke [4]. Worldwide stroke causes around 5.7 million deaths annually, while in the UK around 150,000 people suffer a stroke per year out of which 53,000 people died [5]. The incidence rate of stroke in males is about 9% of the overall deaths in the UK, the same

measure for woman is around 13% [6]. The Framingham Heart Study showed a connection between Atrial Fibrillation (AF) and ischemic stroke [7]. To be specific, the severity of strokes, in people with AF, is higher and a stroke has worse outcome for people with AF when compared to people without AF. AF increases the probability of having a stroke fivefold, when compared to subjects without AF [7]. The link between AF and stroke is significant, because AF is the most common heart rhythm (arrhythmia) disorder which affects about 1% of the population [8]. The prevalence of AF increases with age [9,10]. NHS England estimates that only about 79% of all AF cases are diagnosed [11]. One reason for this low detection rate comes from the fact that AF is diagnosed based on heart rhythm irregularities and these irregularities might be intermittent (paroxysmal) [12] and some forms of AF are even asymptomatic [13]. If an observation coincides with a symptom-free period, then the disease cannot be diagnosed. Hence, a reliable AF diagnosis requires long-term monitoring of the human heart [14,15].

Long-term AF monitoring can be done by measuring the electrical activity of the human heart via a non-invasive Electrocardiogram (ECG). So-called Holter monitors are used for this task and the resulting ECG measurements are most often used for AF detection [16]. However, the measurement setup is complex because electrical signals are susceptible to noise. Twelve electrodes are routinely deployed by specialized technicians during ECG measurements [17]. Furthermore, ECG signals have a high data rate, which makes them difficult and expensive to distribute and process in real-time. Using Heart Rate (HR), instead of ECG signals, can help to overcome these difficulties [18]. As such, HR signals are composed of beat-to-beat (RR) intervals. Detecting only the R peak makes the measurement setup less susceptible to noise and hence less complex. Furthermore, a heartbeat occurs about once every second, hence a HR signal communicates around one sample per second. Compared to the 256 samples a second, used to represent ECG signals, HR signals have a significantly lower data rate. Therefore, HR signals can be communicated easily and cheaply via mobile networks. There is a large body of literature which establishes that HR signals can be used for AF detection [14,19–22]. However, the interpretation of the noise-like HR signals is difficult. Even physicians struggle to detect AF through visual inspection of the HR waveform. Furthermore, manual HR interpretation results in inter- and intra-operator variability, which deteriorates the diagnosis quality. Hence, computer-based diagnosis support systems are compulsory for long-term cardiac monitoring [23]. Currently, the most promising approach for manual interpretation of HR signals is to extract diagnostically relevant information, in the form of digital bio-markers, from the waveform. Even with the support of digital bio-markers, physicians can only analyze short HR traces and the analysis can take longer than the heart takes to produce the trace. That makes real-time assessment impossible in a practical setting.

In this paper we propose hybrid decision support to monitor atrial fibrillation for stroke prevention. The monitoring service offers universal access to patient HR data, automated AF detection and alarm, physician support and a feedback channel to the patients. The service duration is not restricted. That means our service supports arbitrarily long observation duration, which might help to detect paroxysmal AF cases. The value proposition for the healthcare providers is twofold. From the medical perspective, a long observation duration has the potential to establish a higher AF detection rate in patients who use the service. Furthermore, the unrestricted observation duration allows a physician to monitor the AF treatment efficacy indefinitely. The second value proposition comes from hybrid decision support which leads to efficiency in terms of both time and cost. The reading physician gets involved only if a Deep Learning (DL) algorithm detected a sequence of AF beats in the HR data; at all other times human intervention is not required. Hence, the AF detection service reduces the time a physician spends on routine screening tasks. Once AF is detected, the service provides information extraction tools to analyze critical sections of the HR trace effectively. The physician can combine the extracted information with other information sources, such as patient records and personal interaction with the patient, to reach a safe and reliable diagnosis. This diagnosis can be communicated via a feedback channel to the patient. The combination of continuous machine analysis and human oversight creates a cost-effective system for hybrid decision support. Executing the AF

75 detection algorithm for real-time monitoring loads a current Central Process Unit (CPU) core about  
76 50%. This translates into low processing cost if the algorithm runs on a cloud server. Furthermore, the  
77 low-data rate implies that the wireless heart rate sensors have a low energy consumption, which keeps  
78 both size and cost down. The value propositions focus on the healthcare provider. The patient benefits  
79 from the AF detection service through patient-led signal acquisition, unobtrusive HR measurement,  
80 and peace of mind through real-time HR monitoring and diagnosis.

81 To support our value propositions, we have structured the remainder of the paper as follows. The  
82 next section presents the design steps which led to a prototype implementation. Specific emphasis  
83 was placed on Internet of Things (IoT) and advanced Artificial Intelligence (AI) techniques. The result  
84 section details the service prototype implementation. The discussion section provides a comparison  
85 between the proposed service and existing solutions in the market. The conclusion section summarizes  
86 our method and highlights the major points of the discussion.

## 87 2. Materials and Methods

88 We have used service design principles to analyze and structure the AF detection problem  
89 [24,25]. First, we considered the needs of all stakeholders affected by the proposed service [26]. This  
90 understanding shapes the requirements for the AF detection service. The next step is to translate the  
91 stakeholders' requirements to system specification for a successful implementation. The validity of  
92 this specification was tested with a prototype implementation, which incorporates hybrid decision  
93 support. The following sections provide further details on the individual steps which led to the AF  
94 detection service creation.

### 95 2.1. Need definition

96 To establish a need definition it is necessary to introduce the link between AF detection and stroke  
97 prevention in more detail. A stroke occurs when there is a lack of oxygen that causes brain tissue  
98 to die suddenly [27]. For Ischemic stroke, the lack of oxygen is due to a blockage of arteries which  
99 supply oxygen rich blood to the brain. In most cases, that blockage is caused by plaque debris in the  
100 bloodstream. The heart pumps blood, and indeed the debris, towards the brain tissue through arteries  
101 with a decreasing diameter. At one point, the debris will block the artery and that will prevent oxygen  
102 supply to the connected brain tissue. The occurrence of plaque debris is linked to the fluid dynamics of  
103 the blood flow which is governed by the beat to beat variability of the human heart. The Framingham  
104 Heart Study showed that rhythm irregularities, which change the heartbeat variability, increase the  
105 stroke risk [28]. In particular, the study found that a rhythm irregularity (arrhythmia) known as AF  
106 increases the stroke risk fivefold.

107 With that background, the first service design step was to identify the key stakeholders and their  
108 needs. We found that there are four key stakeholders in the AF detection service. The sole reason  
109 for creating the service is the fact that AF exists in patients. Hence, this group has the primary need  
110 when it comes to AF detection for stroke prevention. Healthcare providers aim to address that need  
111 by creating an appropriate infrastructure. That infrastructure requires investment based on cost and  
112 benefits. From an abstract point of view, physicians are part of the infrastructure. Their input is crucial  
113 when it comes to establishing the benefits of a proposed service. Hence, innovators who create AF  
114 detection services for stroke prevention must address the need of physicians to establish the benefits of  
115 their method. However, the effort spent in addressing these needs must be balanced with the required  
116 profitability for a practical problem solution. Table 1 details the need definition results.

### 117 2.2. Requirements analysis

118 Based on the need definition, we have captured the required functionality and the associated  
119 value proposition. Table 2 summarizes both the requirements and value proposition. Cost efficiency  
120 and decision support quality are the two most important requirements, because they determine if  
121 the proposed service can be used to improve and extend existing infrastructure. All subsequent

**Table 1.** Stakeholders AF detection service with hybrid decision support.

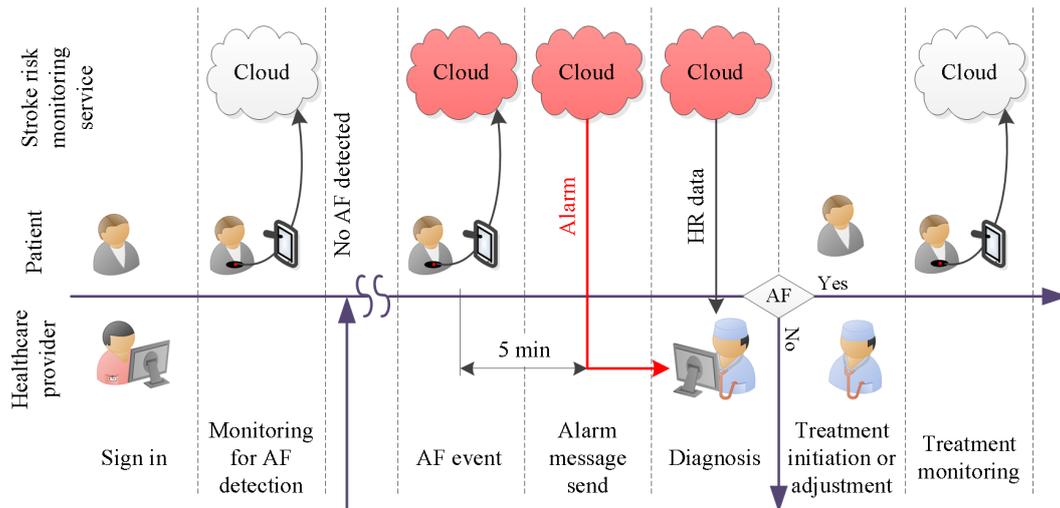
Stakeholders	Needs and wants
Patients	Reduced stroke risk, less clinical visits, mobility, safety
Physicians	Improved clinical outcomes, high quality diagnosis, safety, reduced workload
Healthcare providers	High efficiency and quality, improved productivity and outcomes, cost effectiveness
Stroke risk monitoring service innovators	Profitability, improved outcome

**Table 2.** Service requirements and their associated value propositions.

Service	Requirement	Value proposition
A	Cost efficient and decision support quality	More infrastructure to help a larger number of patients
B	Raise an alarm when AF is detected	Establishing and communicating a suspicion that AF is present in real-time
C	Present the evidence for raising the alarm	Providing an overview of the estimated AF probability. This can be used to review the DL results which established a suspicion and triggered an alarm message.
D	Allow to select a time interval of interest. Subsequently, the corresponding HR trace can be analyzed	Download the HR trace which corresponds to the selected time interval of interest and calculate features from that HR trace.
E	Provide a feedback channel to the patient	Act on the diagnosis by providing appropriate and timely feedback to the patient. Act on meta data, such as data stream interruptions, to ensure patient compliance.

122 requirements are functional requirements which answer the question: What service do we build? An  
 123 alarm message should only be sent when AF is detected. This requirement reflects the information  
 124 refinement and management nature of the service. An alarm message has a high information content,  
 125 but a low data rate. This functional specification addresses the requirement for reducing the physician  
 126 workload. To be specific, the work to establish a suspicion that AF is present has shifted from humans  
 127 to machines. The AF detection service is a diagnosis support tool, that means all diagnostic decisions  
 128 lie with the physician. To support that decision, the AF detection service must provide evidence which  
 129 lead to the suspicion that there is a disease present. This can help to ensure both functional safety and  
 130 quality of the diagnosis. It should be possible to provide evidence even if there is no alarm message.  
 131 This can help during root cause analysis, and to improve the service. For example, the proposed  
 132 service failed to detect AF in a specific patient. Having the ability to retrieve evidence in the form of  
 133 raw signals might help to establish what caused that fault. That root cause analysis result is the first  
 134 step to improve the algorithms which provide hybrid decision support. The proposed service should  
 135 also provide a feedback channel which allows the service provider to communicate with the patient.  
 136 That channel can be used to disseminate diagnosis results and send messages which help with patient  
 137 compliance.

138 To get a better understanding about the functional requirements of the proposed service, we have  
 139 visualized the service requirements as a sequence of interrelated actions, see Figure 1. These actions  
 140 were orchestrated along a timeline to create a relatable structure which orders the individual events.  
 141 The timeline starts with the healthcare provider, represented by a nurse, registering a patient with  
 142 the AF detection service. Once registered, the patient captures heart rate measurements which are  
 143 relayed via a smartphone to a cloud server [29]. In the cloud server the data is stored and analyzed  
 144 by a DL model [30]. When the analysis results indicate that symptoms of AF were found in the HR



**Figure 1.** Required service functionality over time.

145 data, the cloud logic will send an alarm message to the assigned physician. That message is sent  
 146 within 5 minutes of the **AF** event. In response to the alarm message, the physician will review the  
 147 evidence contained in the **HR** trace and fuse this information with further knowledge and experience  
 148 concerning the patient, in order to reach a diagnosis. If the diagnosis is negative, i.e. the physician  
 149 decides the patient does not have **AF**, monitoring for **AF** continues. Once **AF** is diagnosed, treatment  
 150 can be initiated. The treatment efficacy can now be monitored with the same system setup. If **AF** is  
 151 diagnosed again, treatment can be adjusted, and the monitoring continues. The next section details the  
 152 functional specification which was created to meet the system requirements.

### 153 2.3. Specification refinement

154 The specification establishes how the **AF** detection service is built. This is done by refining the  
 155 requirements and thereby increasing both clarity and rigor of the documentation. The **AF** monitoring  
 156 is done by detecting disease related changes in **HR** signals. These signals are easy to measure, cost  
 157 efficient to communicate, as well as resource efficient to store and process. Hence, this refinement  
 158 addresses the cost efficiency requirement for the proposed service [31]. Using **HR** signals provides the  
 159 foundation for the functional specification. We have structured the functional specification into six  
 160 service components. The following list details how to build these service components:

#### 161 (i) Smart device activation

162 The smart device activation service enables a patient's device to activate and establish an account  
 163 with the healthcare provider. At the start of the service subscription, the healthcare provider  
 164 registers the patient with the database on a cloud server. The unique account contains patient  
 165 information. Necessary fields are: Patient ID, assigned physician, service start date, service end  
 166 date. The registration will provide the cloud server login key. This login key is used for both  
 167 user authentication and data acquisition setup.

#### 168 (ii) Cloud server storage

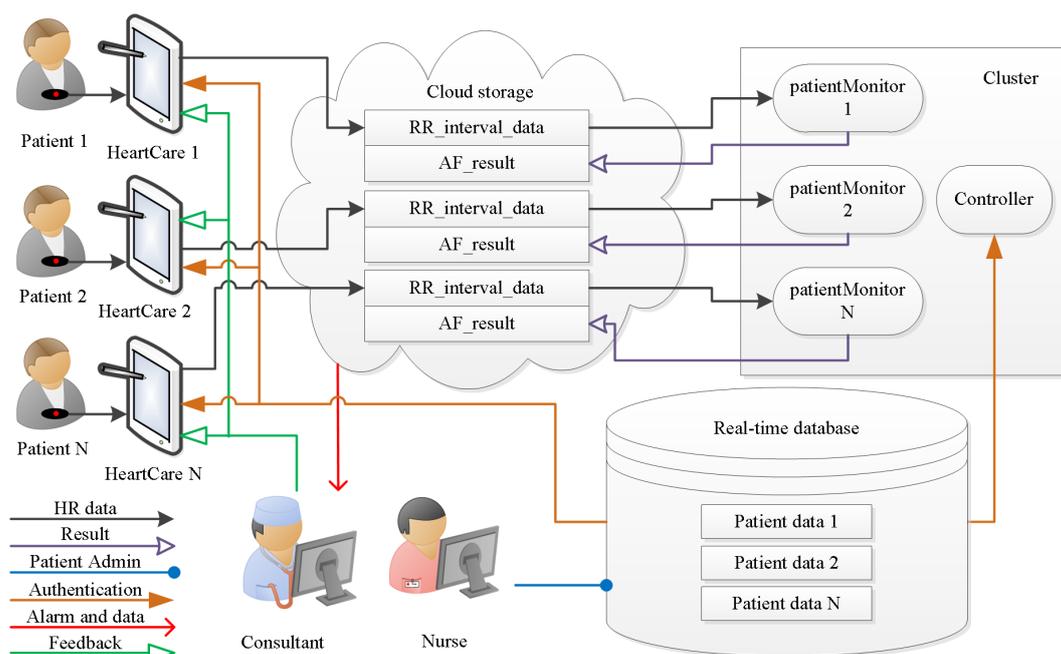
169 The patient's **HR** data and the **DL** classification results are stored in the cloud server. This service  
 170 allows the authorized users to retrieve the data anytime and anywhere.

#### 171 (iii) Real time **HR** monitoring service

172 The patient wears a breast strap with an embedded **HR** sensor. The sensor picks up the **HR**  
 173 signals. These real-time data are displayed on patient smart devices. The patient co-creates value  
 174 by providing and integrating the data into the **AF** detection service.

#### 175 (iv) Automated **AF** detection and alarm service

176 The **DL** algorithm analyzes patient real time **HR** data, and classifies the data as **AF** or non-**AF**.



**Figure 2.** Architecture of the AF detection system for hybrid decision support.

Once an AF sequence is detected, the system will send an alarm message to the assigned physician. The DL algorithm creates the core value for the system.

(v) Physician diagnosis support service

The physician support service incorporates algorithm support in the form of DL results and diagnosis support tools. It helps the physician to verify the DL results, and to reach a diagnosis. The value of this diagnosis is twofold. First and foremost, it helps to initiate treatment which might improve outcomes for the patient. A secondary use for an established diagnosis arises when we consider improving the DL algorithm. To be specific, a diagnosis becomes ground truth which can be used to continuously retrain the DL model. That continued retraining has the potential to improve the detection quality of the algorithm.

(vi) Feedback and intervention service

Once the physician has reached a diagnosis, the feedback service can be used to communicate the result to the patient. Social media, email and personal phone calls can be used to provide feedback. Timely appropriate intervention can be carried out to boost the outcomes for patients. Another use for the feedback service is the dissemination of patient compliance messages. For example, through data analytics it is possible to establish if there is a signal interruption. A compliance message over the feedback channel might help to re-establish the data flow.

### 3. Results

This section describes how we translated the specification into an implementation. The service components were translated into software processes, executed by standard machine architectures, and communicating over available infrastructure. Figure 2 visualizes the data flow between different functional entities of the service. The arrangement of the data flow diagram indicates the central role of the cloud storage. The HealthCare app relays the sensor data to the cloud storage. The cluster computing sources the data from the cloud server and, once the data is analyzed, puts the result back. The processes are managed based on information from the real-time database. This information is particularly useful to establish the conditions when and to whom an alarm message is sent. This functionality is essential to create the hybrid decision support which allows medical experts to work efficiently with smart machines. The following sections introduce the functional entities in more detail.

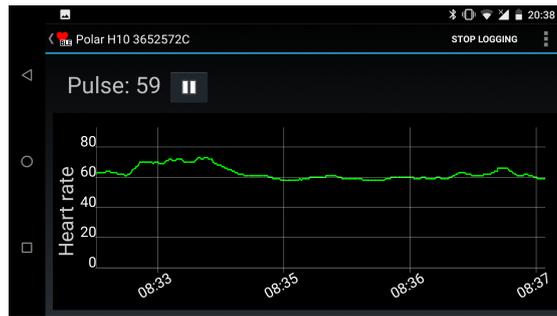


Figure 3. HeartCare app login screenshot.

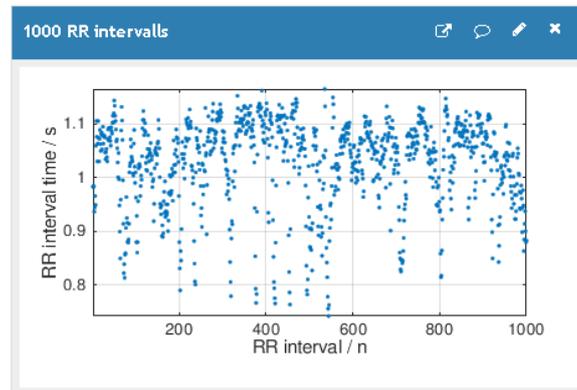


Figure 4. Thingspeak data visualization.

### 206 3.1. Real-time database

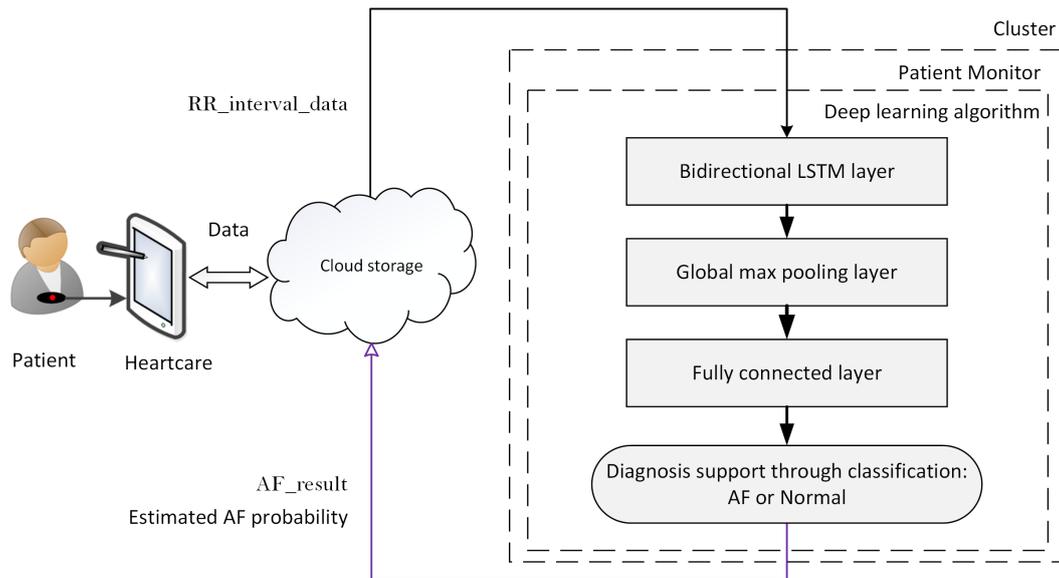
207 The patient information management is based on real-time database entries. During the initial  
 208 registration process, a representative of the healthcare provider creates a patient record. That record  
 209 contains patient-specific information, such as username and password as well as system-specific  
 210 information like a cloud server key which unlocks dedicated data channels. After the initial registration,  
 211 a patient can use the username and password to login to the HeartCare app. This authentication  
 212 ensures that the HR measurements are relayed into the patient specific cloud server channels. The  
 213 controller node in the cluster uses the patient records to set up the patient monitors, which analyze the  
 214 HR data in real time. The patient information is also used to manage the alarm message distribution.

### 215 3.2. HeartCare mobile app

216 The AF detection service facilitates patient-led data acquisition. Figure 3 shows a screenshot of  
 217 the HeartCare app log in. The background depicts an averaged HR trace measured with a polar H10  
 218 sensor. The dialogue in the foreground requests the user to enter the login data for the Thingspeak  
 219 cloud server [32]. Each patient has a unique API key. Once logged in, the HeartCare app relays the  
 220 HR data from the sensor to the patient-specific `RR_interval_data` channel on the cloud server. Both  
 221 patient and authorized physicians can access the patient's data anywhere using the same API key.

### 222 3.3. Cloud storage

223 Each patient account has two cloud storage channels. The first channel, called `RR_interval_data`,  
 224 holds the HR measurements. The content is updated when the HeartCare app relays HR signals to  
 225 the cloud server. The second channel, called `AF_detection_result`, holds the DL classification results.  
 226 The result channel content is updated when the patient monitor produces a new result. Figure 4 shows  
 227 a patient's HR data on the Thingspeak cloud server.



**Figure 5.** Flowchart of the classification system.

228 Once an AF episode is detected by the DL algorithm, the cloud logic will send an alert to the  
 229 assigned physician. Sending the alert message can be facilitated with a range of communication  
 230 channels, such as email, twitter, and instant messages. The message alerts the physician that a  
 231 dangerous condition has occurred, i.e. AF was detected. The physician decision support and diagnosis  
 232 service can be used to review the available evidence and to reach a diagnosis.

### 233 3.4. Patient HR data processing in the cluster

234 The cluster executes a patient monitor process for each patient. That process network facilitates a  
 235 real-time data analysis [33]. To accomplish that task, each patient monitor consists of three processes.  
 236 The first process checks if there is new HR data in the RR\_interval\_data channel on the cloud. The  
 237 new data is passed on to the second node, which executes a DL model. The DL results are passed to  
 238 the third process which relays them to the AF\_detection\_result channel on the cloud server.

239 Processes one and two of the patient monitor handle the data exchange between the cluster and  
 240 the cloud server. The main task for the patient monitor and indeed for the AF detection service is  
 241 real-time HR analysis. We have realized this functionality with an Long Short-Term Memory (LSTM)  
 242 Recurrent Neural Network (RNN) DL model. The model was trained with benchmark data from 20  
 243 patients. The data is available from PhysioNet's [34] Atrial Fibrillation Database (AFDB) [35]. 10-fold  
 244 cross validation established an accuracy of 98.51%, a specificity of 98.67% and a sensitivity of 98.32%,  
 245 as reported by Faust et al. [14]. A hold-out [36] accuracy of 99% was established with data from  
 246 three patients. Further hold-out tests established that the DL model could detect AF in unknown HR  
 247 data with 92% and 94% accuracy for data from LTAfDB and NDSDB respectively [37]. The physician  
 248 support module makes the DL results available for physicians in the form of a value ranging from 0 to  
 249 1, which indicates the estimated AF probability. Figure 5 shows the design structure of the proposed  
 250 DL system. The DL algorithm is composed of three layers, namely bidirectional LSTM, Global max  
 251 Pooling, and Fully connected; for more information about the algorithm see Faust et al. [14]. The  
 252 simple structure leaves little space for design errors [38]. Furthermore, the implemented DL algorithm  
 253 does not require feature engineering. Hence, there is no information reduction due to feature selection,  
 254 which improves both accuracy and robustness of the performance results [16].

### 255 3.5. Physician support

256 Physician diagnosis support is a major service component, which was specified in Section 2.3. The  
 257 implementation of this service component manages the data available on the cloud server. The service

258 component establishes an interface which allows a physician to verify the automated diagnosis results.  
259 In other words, the physician can analyze the data and either accept or reject the decision reached by  
260 the **AI** system. We implemented that service component by extending an existing **HR** analysis and  
261 visualization tool. The tool is called the Heart Rate Variability Analysis Software (**HRVAS**) program,  
262 originally developed by Ramshur [39] and published under the GNU public license<sup>1</sup>. We extended  
263 the program with the ability to download both **HR** data and the estimated **AF** probability from the  
264 cloud server. Having both, the raw data and the **DL** results, allows a reading physician to review  
265 the available evidence either through visual inspection or through the use of digital biomarkers. For  
266 example, visual inspection might reveal fundamental data problems, such as all **RR** samples having  
267 the same value. Digital biomarkers can help to confirm the **DL** decision result. The ability to establish  
268 independent human verification of the machine learning results is a main component for the proposed  
269 hybrid decision making process [40].

270 Figure 6 shows a screenshot of the extended **HRVAS** program. A drop-down menu allows the  
271 user to select the **HR** signal from a specific patient. The screenshot shows that the signal from patient  
272 08455 was selected. As such, the signal from that patient was originally downloaded from the **AFDB**  
273 on PhysioNet, and subsequently it was uploaded to the cloud server [34,41]. The benchmark data  
274 allowed us to test the physician diagnosis support service component implementation. The **HRVAS**  
275 Graphical User Interface (**GUI**) displays the **DL** results in the upper graph on the left. Displaying the  
276 **DL** results gives an overview of the estimated **AF** probability, i.e. the reading physician can determine  
277 at what time the patient had an increased **AF** probability. Based on that reading, the physician can  
278 select a region of interest and view the **HR** signal, which corresponds to that region, in the second  
279 window. The **HR** signals trace is colored in accordance with the estimated **AF** probability.

280 Apart from visual signal inspection, the main purpose of the **HRVAS** program is to visualize  
281 digital biomarkers. The workflow unfolds as follows. The physician selects a region of interest on the  
282 estimated **AF** probability graph. Once the region is selected, the corresponding **HR** trace is displayed  
283 and the digital biomarkers for this region are calculated. The biomarker values are displayed in the  
284 right part of the **HRVAS GUI**. The screenshot in Figure 6 shows time domain biomarkers. The **HRVAS**  
285 documentation provides more details on the available digital biomarkers [39]. These biomarkers  
286 are designed to help physicians during the process of validating the **DL** results and establishing a  
287 diagnosis.

### 288 3.6. Feedback and intervention

289 Once the physician has reached a diagnosis, the feedback and intervention service communicates  
290 with the concerned patient. Social media, email and personal phone calls can be used to provide  
291 feedback. One way to structure the feedback content is a simple traffic light system: Green – all is well.  
292 Orange – take predetermined precautionary action. Red – see your physician immediately.

## 293 4. Discussion

294 The system reaches a diagnosis through a hybrid decision-making process [42]. The hybrid  
295 process offers three main advantages: 1) safety through human checks and balances, 2) significantly  
296 reduced physician workload, and 3) increased efficiency, which enables real-time diagnosis. The  
297 hybrid decision-making process is based on analysis results which are condensed to an independent  
298 first opinion on the data [43]. To be specific, we propose a system where an **AI** algorithm analyzes  
299 the available data in real time and a human practitioner only becomes involved if a suspicion is  
300 established. However, that design choice is only valid if the **AI** algorithm is very sensitive when it  
301 comes to the detection of **AF** in **HR** signals. Another central requirement is cost efficiency. Furthermore,  
302 unspecific decision making is not cost effective, because a human expert gets alarmed often and the

---

<sup>1</sup> <https://github.com/jramshur/HRVAS>

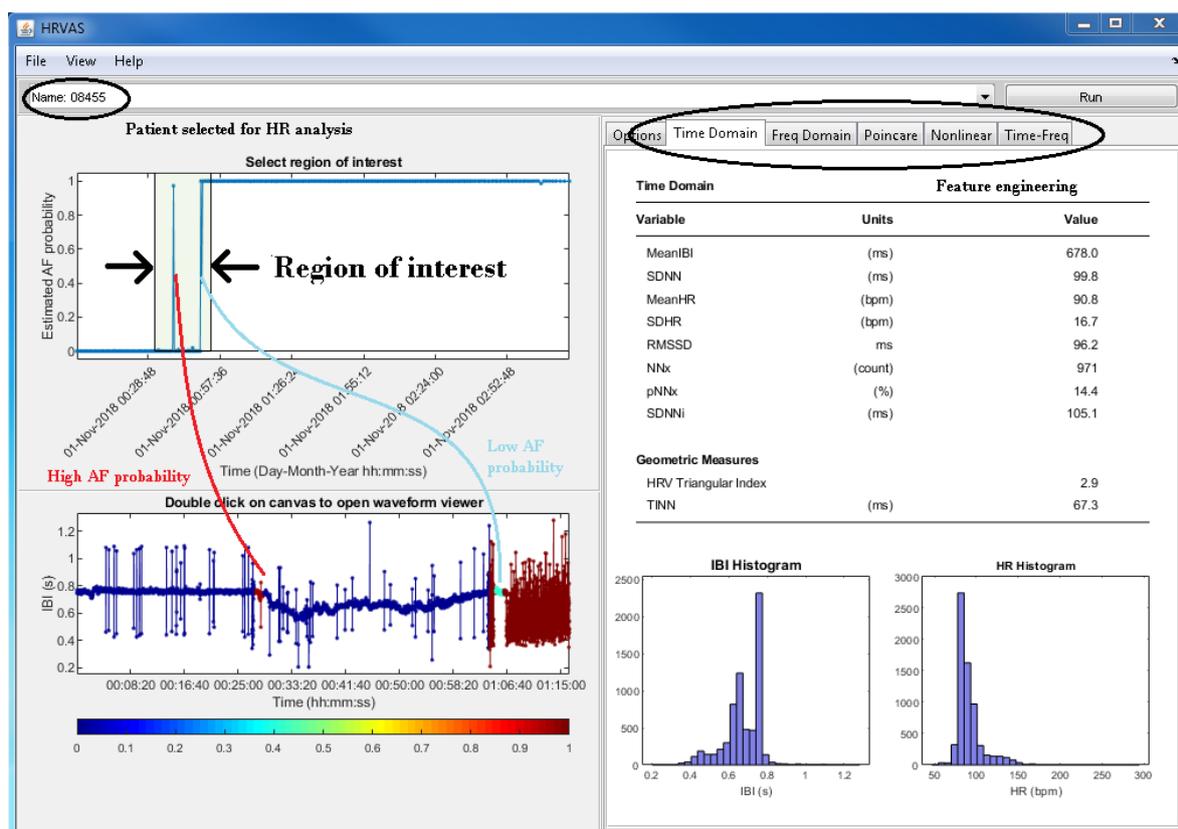


Figure 6. Screenshot of the modified HRVAS program.

303 machine decisions are routinely overruled. Such unnecessary involvement of human expertise would  
 304 be inefficient, and indeed it would be wasteful in terms of time spent rejecting the machine decision,  
 305 which translates into additional cost for the healthcare provider. Hence, we require the decision  
 306 support algorithm to have both high Specificity (SPE) and high Sensitivity (SEN). In effect that leads  
 307 to a high Accuracy (ACC). Table 3 summarizes research work for the automated detection of AF in  
 308 ECG and HR signals. The performance measures, reported in the three columns at the right of the  
 309 table, indicate two points: 1) there is no performance difference between studies based on ECG and  
 310 HR signals 2) both SEN and SPE values are very high. Hence, these algorithms are sufficiently potent  
 311 to justify large-scale AF detection in a practical service environment.

312 The proposed AF detection service is based on hybrid decision support which uses advanced AI  
 313 for automated AF detection. The high accuracy of this algorithm sets it apart from other solutions  
 314 currently on the market. The following paragraphs provide some background on current solutions.

315 An Apple Watch and iPhone combination can be used to detect irregular pulse. The Apple  
 316 watch measures the pulse. Once the signal is captured, an algorithm chain analyses the data. The  
 317 user receives an alarm message if an irregular pulse is detected. During hold-out validation with  
 318 benchmark data, that system achieved a positive predictive value of 71% (i.e. only 71% of AF detection  
 319 by the Apple Watch were actual AF detection; the remaining 28% AF were not). Based on the same  
 320 measurements, researchers found that 84% of the participants that received irregular pulse messages  
 321 had AF. In a subsequent open study 400,000 users were enrolled. 0.5% of the participants received  
 322 irregular pulse messages. Apart from that pulse-based studies, the Apple watch also features a finger  
 323 ECG sensor with an AF detection function. However, this only works for as long as the user holds  
 324 their fingers on the sensor. This may not be long enough to detect AF.

325 All Apple Watch-based health applications are consumer gadgets, which can establish a suspicion  
 326 that AF might be present. This suspicion would need to be confirmed by a physician using a heart rate  
 327 monitoring system.

**Table 3.** Selected arrhythmia detection studies using HR and ECG. Database (DB) used were: MIT-BIH Atrial Fibrillation Database (afdb), MIT-BIH Arrhythmia Database (mitdb), MIT-BIH Malignant Ventricular Arrhythmia Database (vfdb), Creighton University Ventricular Tachyarrhythmia Database (cudb), MIT-BIH Normal Sinus Rhythm Database (nsrdb), MIT-BIH Long Term Database (ltdb), European ST-T Database (edb), and ecgdb. Hospital data comes from non-publicly accessible databases.

Author year	Method	Data			Performance		
		Type	DB	Rhythm	ACC	SPE	SEN
Faust et al. 2020 [44]	Detrending, ResNet	HR	ecgdb	AF Atrial Flutter (AFL) Normal Sinus Rhythm (NSR)	99.98	100.00	99.94
Ivanovic et al., 2019 [45]	CNN, LSTM	HR	Hospital	NSR, AF AFL	88		87.09
Fujita and Cimr, 2019 [46]	CNN with normalization	ECG	afdb, mitdb, vfdb	AF, AFL, VFIB, NSR	98.45	99.87	99.27
Faust et al., 2018 [14]	LSTM	HR	afdb	AF NSR	98.39	98.32	98.51
Acharya et al., 2017 [47]	CNN with Z-score	ECG	afdb, mitdb, vfdb	AF, AFL, VFIB, NSR	92.50	98.09	93.13
Henzel et al., 2017 [48]	Statistical features with generalized Linear Model RQA with DecisionTree, RandomForest, RotationForest	HR	afdb	AF NSR	93	95	90
Desai et al., 2016 [49]	Thirteen nonlinear features with ANOVA with KNN and DT	ECG	afdb, mitdb, vfdb	AF, AFL, VFIB, NSR	98.37		
Acharya et al., 2016 [50]	DWT, PCA and SVM	ECG	afdb, mitdb, vfdb	AF, AFL, VFIB, NSR	97.78	99.76	98.82
Hamed and Owis, 2016 [51]	STFT/SWT with CNN	ECG	afdb	AF, AFL, NSR	98.43	96.89	98.96
Xia et al., 2018 [52]	Median filter with threshold	ECG	afdb	AF	98.63	98.79	97.87
Petr�nas et al., 2015 [53]	Median filter & Shannon entropy with threshold	HR	nsrdb, afdb	AF NSR		98.3	97.1
Zhou et al., 2014 [54]	UWT NN	HR	ltafdb, afdb, nsrdb	AF NSR	96.05	95.07	96.72
Muthuchudar and Baboo, 2013 [55]	Unsupervised autoencoder NN	ECG	afdb	AF, VFIB, NSR	96		
Yuanet al., 2016 [56]	Softmax regression	ECG	afdb, nsrdb, ltdb, hospital	AF	98.18	98.22	98.11
Pudukotai Dinakarrao and Jantsch, 2018 [57]	Daubechies-6 with counters Anomaly detector	ECG	mitdb	AF, VFIB	99.19	98.25	78.70
Salem et al., 2018 [58]	Spectrogram with CNN	ECG	afdb nsrdb vfdb edb	AF, AFL VFIB NSR	97.23		

328 KardiaMobile with KardiaPro can be used to detect AF at home. The system is based on two  
329 electrodes which measure finger ECG. Based on these signals, the device decides if AF is present. In a  
330 study with 51 participants, the device had 8% AF yield, i.e. 4 people were subsequently diagnosed  
331 with AF.

332 Like the Apple watch iPhone combination, KardiaMobile is a gadget which establishes a suspicion  
333 that AF is present. For a subscription fee of £58/mo, it is possible to store the ECG data on a cloud  
334 service. However, the measurement is not continuous, 30 second ECG snippets are acquired whenever  
335 a patient activates the device. Based on such ad hoc measurements, the AF detection algorithm might  
336 miss an AF period. If an AF period is detected the device raises an alarm and it is up to the patient to  
337 interpret that information.

338 Holter monitor with software, such as CardioScan, is the gold standard for AF diagnosis and is  
339 the standard measurement device used by clinicians. Before a Holter monitor is used, a suspicion is  
340 established through the experience of a physician or a gadget. In response to this suspicion, a trained  
341 technician will set up the Holter-monitor (place electrodes on the patient's chest etc.). Once the setup  
342 is completed, the patient wears the device for up to 48h. The recorded ECG signal is analyzed once the  
343 device is returned to the issuing clinic. The Holter service costs £50 for a 10h recording. Apart from the  
344 cost, Holter monitors have significant drawbacks. The AF detection rate is positively correlated with  
345 the observation interval, i.e. a longer observation interval increases the probability of detecting AF. The  
346 data analysis can only start once the Holter monitor is returned; this lack of real-time responsiveness  
347 becomes a problem should one choose to increase the observation interval significantly. Wearing a  
348 Holter monitor restricts patients' mobility. If the electrodes detach, the patient must visit the clinic.

349 Our AF detection service offers long observation intervals and real-time computer aided diagnosis.  
350 The data handling cost is about £30/mo. We envisage that it would replace the Holter system as  
351 the clinical gold standard for AF diagnosis. With a positive predictive value of 95.40%, our system  
352 achieved a higher AF detection quality when compared to the competitors. The physician support  
353 module helps physicians to reach a diagnosis. Establishing a diagnosis and not only a suspicion makes  
354 timely intervention possible. Table 4 summarizes the comparison of the AF detection service with  
355 three main competitors.

#### 356 4.1. Limitations

357 In this paper we outline the design process for a proof of concept AF detection service which  
358 incorporates hybrid decision support. As such, this does not yet meet all the stakeholder needs. Before  
359 we can offer a complete service monitoring service to patients, the following problems need to be  
360 addressed:

- 361 (i) An alarm message is sent when a dangerous situation arises. Initially what constitutes a  
362 dangerous condition could follow Holter monitoring protocols. For example, an AF event  
363 is detected when the estimated AF probability is above 0.5 for at least 30 s [59]. However, it is  
364 not known if such an approach is sensitive and indeed specific enough to capture the stroke risk  
365 for patients.
- 366 (ii) Obtaining necessary regulatory approvals (not just UK & EU) especially as regulatory  
367 requirements are increasing significantly with the transition to the much more demanding  
368 Medical Device Regulations. This can be a long and iterative process.
- 369 (iii) Negotiating and executing mutually beneficial and sustainable agreements with appropriate  
370 commercial partners.
- 371 (iv) Speed to market. Alternative less sophisticated solutions are already available and new solutions  
372 are in development.

#### 373 4.2. Future work

374 Addressing the limitations should start with formulating research questions for future work.  
375 The proposed hybrid decision support to monitor AF for stroke prevention can help to manage and

**Table 4.** Comparison of the AF detection service with three main competitors.

Service	Apple watch and iPhone	KardiaMobile with KardiaPro	Holter monitor with CardioScan	
Performance evaluation				
Quality	PPV: 95.40%	PPV: 71% (Pulse)	8% AF yield	N/R
No. patients	82	N/R	50	N/R
Dataset	AFDB & LTAADB	Measurement data	Measurement data	Measurement data
System properties				
Signal	Heart Rate	ECG	Finger ECG	ECG
Processing	Cloud server	Local	Cloud server	Local
Real-time	Yes	Yes	Yes	No
Diagnosis	Symbiosis between physician and DL	None	None	Feature support
Data storage	Unlimited	None	Snippets	Limited
Model update	Retraining the DL model with cloud-data	None	None	None
Use case scenario				
Customer	Healthcare provider	Patient	Patient	Healthcare provider
Physical equipment	Heart rate sensor and android phone	Apple watch and iPhone	KardiaMobile device	Holter monitor
Measurement	Patient led	Patient led	Patient led	Expert led
Result	Diagnosis DL decision validated by a physician	Suspicion BlackBox decision. Follow-up with Holter recording for diagnosis	Suspicion BlackBox decision. No clear follow-up.	Diagnosis Established by a physician with analysis support.
Limitations				
Diagnosis	HR for diagnosis support is a new paradigm.	No diagnosis. Diagnosis is established through Holter recordings.	No diagnosis.	Inter- and intra-observer variability. Labour intense.
Safety	Human and machine	Not critical	Not critical	Human
Cost				
Hardware	£ 300	£ 1000	£ 99 and mobile cost	£ 1,885.00
Service	£ 30 / month	Free	£ 9.99 / month	£ 50 for 10h

indeed utilize the real time information flow that results from extending the observation duration. The prolonged observation duration might lead to new insights about the way in which AF develops in the human body. These new insights should be used to improve and adjust the service functionality. It might be possible to learn and indeed to formulate how human experts interpret the results which lead to a diagnosis. For example, the process generating the alarm message might take into consideration patient age, disease history, and severity as well as duration of the AF event.

For future work, we propose two clinical studies. The first clinical study is designed to build trust in the technologies which enable the service functionality. We plan to measure HR and ECG from 20 patients at the same time. These measurements will be stored in buffers within the sensors. The ECG analysis results will be considered as ground truth with which the automated HR analysis results are compared. That will allow us to establish accuracy, sensitivity, and specificity in a practical setting. During the second study, we will focus on fine tuning the clinical processes necessary to deal with real time HR data. We plan to involve three clinical sites with 20 patients each. We will recruit participants with both known and unknown etiology to get deeper insights into the link between HR and the nature of embolisms which might lead to stroke [60]. During that study, a patient is only fitted with one sensor which communicates HR with a wireless uplink. The wireless uplink will generate a real time data stream which is analyzed automatically with a DL algorithm. That implies data is transmitted from the patient environment to a medical cloud server. This will require considerable planning to safeguard the medical infrastructure.

Another aspect for future work is reviewing and potentially influencing the regulatory framework that governs medical decision support systems. Currently, the UK<sup>2</sup> classifies diagnosis support algorithms as medical devices for which certification is required. More work is needed to capture the learning nature of AI algorithms. To be specific, it is not clear how to establish device safety when the functionality changes based on the availability of more data. This is a challenge, not only for the medical device regulation agencies, because retraining the algorithm means changing the decision support model and hence the device is not the same as the one which was approved. Initially, a service provider might train new models and have them certified when they show a measurable improvement over the deployed decision support models. In the future, it might be possible to certify the method which retrains the learning algorithm. That would shorten the time for patients to benefit from new decision support models and it would reduce the administrative effort.

Using the proposed AF detection service for many patients over long time periods leads to big data with reliable labels. With these datasets it might be possible to gain knowledge about deeper structural properties of AF, such as the relationship with long-term beat patterns and arrhythmias. These structural properties can help to predict and eventually prevent AF for many patients. One prerequisite for this ambitious vision is to create an environment which allows for a continuous retraining of the DL network. Retraining will gradually improve the DL models in terms of detection performance. This will lead to earlier detection of less severe forms of AF. During the retraining process it might be possible to identify the beat irregularities which indicate AF onset. We might discover AF background, which indicates the presence of the disease, without observing the rhythm irregularities.

The AF detection service success depends on the hybrid decision support functionality which establishes the cooperation among human experts and machines. For the proposed setup, the human expert is firmly in control. Digital biomarkers allow us to establish the validity of the DL result. However, as we move from inference, i.e. detecting AF, to predicting AF these digital biomarkers and indeed human expertise are less able to carry out that validation task. There might be no human detectable patterns which foreshadow the onset of AF. Hence, the responsibility for the diagnosis shifts

---

<sup>2</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/890025/Software\\_flow\\_chart\\_Ed\\_1-06\\_FINAL.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/890025/Software_flow_chart_Ed_1-06_FINAL.pdf)

422 towards the machine results. This might be ethically acceptable, because predicting AF implies that  
423 we are dealing with a mild form of the disease which requires only a gentle intervention and results  
424 in mild or no side effects. Hence, the role of human oversight might vary depending on the severity  
425 of the intervention. For example, a decision to initiate a treatment through anticoagulation should  
426 be supported by evidence in the form of physiological signal measurements together with adequate  
427 human analysis, because the intervention carries the risk of death. If the intervention consists of a  
428 suggestion to change lifestyle choices such that AF can be avoided, then the requirement for human  
429 verification might be minimal. We predict that future hybrid decision support structures will offer  
430 such a nuanced validation approach.

## 431 5. Conclusion

432 In this paper we propose hybrid decision support for stroke prevention based on automated AF  
433 detection in HR signals. Commercial HR sensors are used for data acquisition. The sensor data is  
434 relayed via mobile phone to a cloud server for data storage. A DL model evaluates the HR data in real  
435 time. The real-time evaluation results take the form of an estimated AF probability. The physician can  
436 use that result as a second opinion which might improve the AF diagnosis, which ultimately leads to a  
437 stroke risk stratification. To support physicians during the diagnosis, we have incorporated DL results  
438 and digital biomarkers in the proposed GUI to provide two independent analysis results. Having two  
439 independent results has the advantage that there is no single point of failure and the digital biomarkers  
440 can be used to validate the DL results.

441 Real-time AF monitoring and diagnosis systems are of great interest because they allow an  
442 early diagnosis, which might improve patient quality of life, and provide a promising alternative to  
443 current healthcare processes. The value propositions focus on the healthcare provider. The patient  
444 benefits from the stroke risk monitoring service through patient-led signal acquisition, unobtrusive  
445 HR measurement, and peace of mind through real-time HR monitoring and diagnosis.

446 The proposed real-time stroke risk monitoring service has the potential to provide benefits for  
447 patients who suffer from heart conditions via accurate automated diagnosis as well as non-intrusive  
448 and uninterrupted treatment monitoring. It also reduces the healthcare cost by replacing expert with  
449 machine work. Furthermore, the number of visits to specialized care facilities is kept to a minimum,  
450 which benefits the patient and keeps costs low.

451 **Author Contributions:** Conceptualization, Ningrong Lei, Murtadha Kareem, U Rajendra Acharya, and Oliver  
452 Faust; methodology, U Rajendra Acharya; software, Oliver Faust; validation, Seung Moon; investigation, Oliver  
453 Faust; writing—original draft preparation, Oliver Faust; writing—review and editing, Ningrong Lei, Murtadha  
454 Kareem, Edward J. Ciaccio, and U Rajendra Acharya; funding acquisition, Ningrong Lei, Murtadha Kareem, and  
455 Oliver Faust

456 **Funding:** This research was funded by Grow MedTech, grant number PoF000099. The article processing charge  
457 was funded by MDPI.

458 **Acknowledgments:** We highly appreciate the support from Grow MedTech which helped us to create the  
459 innovative technology.

460 **Conflicts of Interest:** The authors declare no conflict of interest. The funders had no role in the design of the  
461 study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to  
462 publish the results.

## 463 Abbreviations

464 The following abbreviations are used in this manuscript:

465

466	ACC	Accuracy
467	AF	Atrial Fibrillation
468	AFDB	Atrial Fibrillation Database
469	AFL	Atrial Flutter
470	AI	Artificial Intelligence
471	CPU	Central Process Unit
472	DB	Database

473	DL	Deep Learning
474	ECG	Electrocardiogram
475	GUI	Graphical User Interface
476	HR	Heart Rate
477	HRVAS	Heart Rate Variability Analysis Software
478	IoT	Internet of Things
479	LSTM	Long Short-Term Memory
480	NSR	Normal Sinus Rhythm
481	RNN	Recurrent Neural Network
482	SEN	Sensitivity
483	SPE	Specificity

## 484 References

- 485 1. Callow, A.D. Cardiovascular disease 2005—the global picture. *Vascular pharmacology* **2006**, *45*, 302–307.
- 486 2. O'donnell, M.J.; Xavier, D.; Liu, L.; Zhang, H.; Chin, S.L.; Rao-Melacini, P.; Rangarajan, S.; Islam, S.; Pais, P.;  
487 McQueen, M.J.; others. Risk factors for ischaemic and intracerebral haemorrhagic stroke in 22 countries  
488 (the INTERSTROKE study): a case-control study. *The Lancet* **2010**, *376*, 112–123.
- 489 3. Adams Jr, H.P.; Bendixen, B.H.; Kappelle, L.J.; Biller, J.; Love, B.B.; Gordon, D.L.; Marsh 3rd, E. Classification  
490 of subtype of acute ischemic stroke. Definitions for use in a multicenter clinical trial. TOAST. Trial of Org  
491 10172 in Acute Stroke Treatment. *Stroke* **1993**, *24*, 35–41.
- 492 4. Daniel, K.; Wolfe, C.D.; Busch, M.A.; McKeivitt, C. What are the social consequences of stroke for  
493 working-aged adults?: A systematic review. *Stroke* **2009**, *40*, e431–e440.
- 494 5. Carroll, K.; Murad, S.; Eliahoo, J.; Majeed, A. Stroke incidence and risk factors in a population-based  
495 prospective cohort study. *Health Statistics Quarterly* **2001**, *12*, 18–26.
- 496 6. Feigin, V.L.; Forouzanfar, M.H.; Krishnamurthi, R.; Mensah, G.A.; Connor, M.; Bennett, D.A.; Moran, A.E.;  
497 Sacco, R.L.; Anderson, L.; Truelsen, T.; others. Global and regional burden of stroke during 1990–2010:  
498 findings from the Global Burden of Disease Study 2010. *The Lancet* **2014**, *383*, 245–255.
- 499 7. Wolf, P.A.; Abbott, R.D.; Kannel, W.B. Atrial fibrillation as an independent risk factor for stroke: the  
500 Framingham Study. *Stroke* **1991**, *22*, 983–988.
- 501 8. Jamil-Copley, S.; Kanagaratnam, P. Stroke in atrial fibrillation—hope on the horizon? *Journal of The Royal*  
502 *Society Interface* **2010**, *7*, S765–S769.
- 503 9. Fitzmaurice, D.A.; Hobbs, F.R.; Jowett, S.; Mant, J.; Murray, E.T.; Holder, R.; Raftery, J.; Bryan, S.; Davies,  
504 M.; Lip, G.Y.; others. Screening versus routine practice in detection of atrial fibrillation in patients aged 65  
505 or over: cluster randomised controlled trial. *Bmj* **2007**, *335*, 383.
- 506 10. Cadilhac, D.A. The economics of atrial fibrillation: a time for review and prioritization. *International*  
507 *Journal of Stroke* **2012**, *7*, 477–479.
- 508 11. Public Health England. Atrial fibrillation prevalence estimates in England: Application of recent population  
509 estimates of AF in Sweden. Technical report, National Health Service, 2017.
- 510 12. Kearley, K.; Selwood, M.; Van den Bruel, A.; Thompson, M.; Mant, D.; Hobbs, F.R.; Fitzmaurice, D.;  
511 Heneghan, C. Triage tests for identifying atrial fibrillation in primary care: a diagnostic accuracy study  
512 comparing single-lead ECG and modified BP monitors. *BMJ open* **2014**, *4*, e004565.
- 513 13. Humphries, K.H.; Kerr, C.R.; Connolly, S.J.; Klein, G.; Boone, J.A.; Green, M.; Sheldon, R.; Talajic, M.;  
514 Dorian, P.; Newman, D. New-onset atrial fibrillation: sex differences in presentation, treatment, and  
515 outcome. *Circulation* **2001**, *103*, 2365–2370.
- 516 14. Faust, O.; Shenfield, A.; Kareem, M.; San, T.R.; Fujita, H.; Acharya, U.R. Automated detection of atrial  
517 fibrillation using long short-term memory network with RR interval signals. *Computers in biology and*  
518 *medicine* **2018**, *102*, 327–335.
- 519 15. Acharya, U.R.; Faust, O.; Ciaccio, E.J.; Koh, J.E.W.; Oh, S.L.; San Tan, R.; Garan, H. Application of nonlinear  
520 methods to discriminate fractionated electrograms in paroxysmal versus persistent atrial fibrillation.  
521 *Computer Methods and Programs in Biomedicine* **2019**, *175*, 163–178.
- 522 16. Faust, O.; Hagiwara, Y.; Hong, T.J.; Lih, O.S.; Acharya, U.R. Deep learning for healthcare applications  
523 based on physiological signals: a review. *Computer methods and programs in biomedicine* **2018**.
- 524 17. Rajaganeshan, R.; Ludlam, C.; Francis, D.; Parasramka, S.; Sutton, R. Accuracy in ECG lead placement  
525 among technicians, nurses, general physicians and cardiologists. *International journal of clinical practice*  
526 **2008**, *62*, 65–70.

- 527 18. Acharya, U.R.; Ghista, D.N.; KuanYi, Z.; Min, L.C.; Ng, E.; Sree, S.V.; Faust, O.; Weidong, L.; Alvin, A.  
528 Integrated index for cardiac arrhythmias diagnosis using entropies as features of heart rate variability signal.  
529 2011 1st Middle East Conference on Biomedical Engineering. IEEE, 2011, pp. 371–374.
- 530 19. Nguyen, T.T.; Yuldashev, Z.; Sadykova, E. A remote cardiac rhythm monitoring system for detecting  
531 episodes of atrial fibrillation. *Biomedical Engineering* **2017**, *51*, 189–194.
- 532 20. Asgari, S.; Mehrnia, A.; Moussavi, M. Automatic detection of atrial fibrillation using stationary wavelet  
533 transform and support vector machine. *Computers in biology and medicine* **2015**, *60*, 132–142.
- 534 21. Koivisto, T.; Pänkäälä, M.; Hurmanen, T.; Vasankari, T.; Kiviniemi, T.; Saraste, A.; Airaksinen, J. Automatic  
535 detection of atrial fibrillation using MEMS accelerometer. Computing in Cardiology Conference (CinC),  
536 2015. IEEE, 2015, pp. 829–832.
- 537 22. Harju, J.; Tarniceriu, A.; Parak, J.; Vehkaoja, A.; Yli-Hankala, A.; Korhonen, I. Monitoring of heart rate  
538 and inter-beat intervals with wrist plethysmography in patients with atrial fibrillation. *Physiological  
539 measurement* **2018**, *39*, 065007.
- 540 23. Larburu, N.; Lopetegi, T.; Romero, I. Comparative study of algorithms for atrial fibrillation detection.  
541 Computing in Cardiology, 2011. IEEE, 2011, pp. 265–268.
- 542 24. Erl, T. *SOA Principles of Service Design (paperback)*; Prentice Hall Press, 2016.
- 543 25. Faust, O.; Lei, N.; Chew, E.; Ciaccio, E.J.; Acharya, U.R. A Smart Service Platform for Cost Efficient Cardiac  
544 Health Monitoring. *International Journal of Environmental Research and Public Health* **2020**, *17*, 6313.
- 545 26. Stickdorn, M.; Hormess, M.E.; Lawrence, A.; Schneider, J. *This is service design doing: Applying service design  
546 thinking in the real world*; "O'Reilly Media, Inc.", 2018.
- 547 27. Ali, A.N.; Abdelhafiz, A. Clinical and economic implications of AF related stroke. *Journal of Atrial  
548 Fibrillation* **2016**, *8*.
- 549 28. Romero, J.R.; Wolf, P.A. Epidemiology of stroke: legacy of the Framingham Heart Study. *Global heart* **2013**,  
550 *8*, 67–75.
- 551 29. Paszkiel, S. Using BCI in IoT Implementation. In *Analysis and Classification of EEG Signals for Brain–Computer  
552 Interfaces*; Springer, 2020; pp. 111–128.
- 553 30. Paszkiel, S. Using Neural Networks for Classification of the Changes in the EEG Signal Based on Facial  
554 Expressions. In *Analysis and Classification of EEG Signals for Brain–Computer Interfaces*; Springer, 2020; pp.  
555 41–69.
- 556 31. Faust, O.; Ciaccio, E.J.; Acharya, U.R. A Review of Atrial Fibrillation Detection Methods as a Service.  
557 *International Journal of Environmental Research and Public Health* **2020**, *17*, 3093.
- 558 32. Pasha, S. ThingSpeak based sensing and monitoring system for IoT with Matlab Analysis. *International  
559 Journal of New Technology and Research* **2016**, *2*.
- 560 33. Faust, O.; Yu, W.; Acharya, U.R. The role of real-time in biomedical science: A meta-analysis on  
561 computational complexity, delay and speedup. *Computers in biology and medicine* **2015**, *58*, 73–84.
- 562 34. Goldberger, A.L.; Amaral, L.A.; Glass, L.; Hausdorff, J.M.; Ivanov, P.C.; Mark, R.G.; Mietus, J.E.; Moody,  
563 G.B.; Peng, C.K.; Stanley, H.E. PhysioBank, PhysioToolkit, and PhysioNet: components of a new research  
564 resource for complex physiologic signals. *Circulation* **2000**, *101*, e215–e220.
- 565 35. Moody, G.; Mark, R. A new method for detecting atrial fibrillation using R-R intervals. *Computers in  
566 Cardiology*. *Computers in Cardiology*, 2005. IEEE, 2005, pp. 227–230.
- 567 36. Yadav, S.; Shukla, S. Analysis of k-fold cross-validation over hold-out validation on colossal datasets for  
568 quality classification. 2016 IEEE 6th International conference on advanced computing (IACC). IEEE, 2016,  
569 pp. 78–83.
- 570 37. Faust, O.; Kareem, M.; Shenfield, A.; Ali, A.; Acharya, U.R. Validating the robustness of an internet of  
571 things based atrial fibrillation detection system. *Pattern Recognition Letters* **2020**, *133*, 55–61.
- 572 38. Lih, O.S.; Jahmunah, V.; San, T.R.; Ciaccio, E.J.; Yamakawa, T.; Tanabe, M.; Kobayashi, M.; Faust, O.;  
573 Acharya, U.R. Comprehensive electrocardiographic diagnosis based on deep learning. *Artificial Intelligence  
574 in Medicine* **2020**, *103*, 101789.
- 575 39. Ramshur, J.T. DESIGN, EVALUATION, AND APPLICAION OF HEART RATE VARIABILITY ANALYSIS  
576 SOFTWARE (HRVAS). Master's thesis, The University of Memphis, 2010.
- 577 40. Faust, O. Improving the safety of atrial fibrillation monitoring systems through human verification.  
578 *Biomedical signal processing and control* **2014**, *13*, 295–305.

- 579 41. Moody, G. A new method for detecting atrial fibrillation using RR intervals. *Computers in Cardiology* **1983**,  
580 pp. 227–230.
- 581 42. Faust, O.; Ciaccio, E.J.; Majid, A.; Acharya, U.R. Improving the safety of atrial fibrillation monitoring  
582 systems through human verification. *Safety science* **2019**, *118*, 881–886.
- 583 43. Kareem, M.; Faust, O. Establishing the safety of a smart heart health monitoring service through validation.  
584 2019 IEEE International Conference on Big Data (Big Data). IEEE, 2019, pp. 6089–6091.
- 585 44. Faust, O.; Kareem, M.; Ali, A.; Ciaccio, E.J.; Acharya, U.R. Automated arrhythmia detection based on  
586 RR-intervals. *Knowledge based systems* **2020**, -, Under review.
- 587 45. Ivanovic, M.D.; Atanasoski, V.; Shvilkin, A.; Hadzievski, L.; Maluckov, A. Deep Learning Approach  
588 for Highly Specific Atrial Fibrillation and Flutter Detection based on RR Intervals. 2019 41st Annual  
589 International Conference of the IEEE Engineering in Medicine and Biology Society (EMBC). IEEE, 2019, pp.  
590 1780–1783.
- 591 46. Fujita, H.; Cimr, D. Computer aided detection for fibrillations and flutters using deep convolutional neural  
592 network. *Information Sciences* **2019**, *486*, 231–239.
- 593 47. Acharya, U.R.; Fujita, H.; Lih, O.S.; Hagiwara, Y.; Tan, J.H.; Adam, M. Automated detection of arrhythmias  
594 using different intervals of tachycardia ECG segments with convolutional neural network. *Information*  
595 *sciences* **2017**, *405*, 81–90.
- 596 48. Henzel, N.; Wróbel, J.; Horoba, K. Atrial fibrillation episodes detection based on classification of heart rate  
597 derived features. 2017 MIXDES-24th International Conference "Mixed Design of Integrated Circuits and  
598 Systems. IEEE, 2017, pp. 571–576.
- 599 49. Desai, U.; Martis, R.J.; Acharya, U.R.; Nayak, C.G.; Seshikala, G.; SHETTY K, R. Diagnosis of multiclass  
600 tachycardia beats using recurrence quantification analysis and ensemble classifiers. *Journal of Mechanics in*  
601 *Medicine and Biology* **2016**, *16*, 1640005.
- 602 50. Acharya, U.R.; Fujita, H.; Adam, M.; Lih, O.S.; Hong, T.J.; Sudarshan, V.K.; Koh, J.E. Automated  
603 characterization of arrhythmias using nonlinear features from tachycardia ECG beats. 2016 IEEE  
604 International Conference on Systems, Man, and Cybernetics (SMC). IEEE, 2016, pp. 000533–000538.
- 605 51. Hamed, I.; Owis, M.I. Automatic arrhythmia detection using support vector machine based on discrete  
606 wavelet transform. *Journal of Medical Imaging and Health Informatics* **2016**, *6*, 204–209.
- 607 52. Xia, Y.; Wulan, N.; Wang, K.; Zhang, H. Detecting atrial fibrillation by deep convolutional neural networks.  
608 *Computers in biology and medicine* **2018**, *93*, 84–92.
- 609 53. Petrėnas, A.; Marozas, V.; Sörnmo, L. Low-complexity detection of atrial fibrillation in continuous  
610 long-term monitoring. *Computers in biology and medicine* **2015**, *65*, 184–191.
- 611 54. Zhou, X.; Ding, H.; Ung, B.; Pickwell-MacPherson, E.; Zhang, Y. Automatic online detection of atrial  
612 fibrillation based on symbolic dynamics and Shannon entropy. *Biomedical engineering online* **2014**, *13*, 18.
- 613 55. Muthuchudar, A.; Baboo, S.S. A study of the processes involved in ECG signal analysis. *International*  
614 *Journal of Scientific and Research Publications* **2013**, *3*, 1–5.
- 615 56. Yuan, C.; Yan, Y.; Zhou, L.; Bai, J.; Wang, L. Automated atrial fibrillation detection based on deep learning  
616 network. 2016 IEEE International Conference on Information and Automation (ICIA). IEEE, 2016, pp.  
617 1159–1164.
- 618 57. Pudukotai Dinakarrao, S.M.; Jantsch, A. ADDHard: Arrhythmia detection with digital hardware by  
619 learning ECG signal. Proceedings of the 2018 on Great Lakes Symposium on VLSI, 2018, pp. 495–498.
- 620 58. Salem, M.; Taheri, S.; Yuan, J. ECG Arrhythmia Classification Using Transfer Learning from 2- Dimensional  
621 Deep CNN Features. 2018 IEEE Biomedical Circuits and Systems Conference (BioCAS), 2018, pp. 1–4.
- 622 59. Jawad-Ul-Qamar, M.; Chua, W.; Purmah, Y.; Nawaz, M.; Varma, C.; Davis, R.; Maher, A.; Fabritz, L.;  
623 Kirchhof, P. Detection of unknown atrial fibrillation by prolonged ECG monitoring in an all-comer patient  
624 cohort and association with clinical and Holter variables. *Open Heart* **2020**, *7*, e001151.
- 625 60. Hart, R.G.; Catanese, L.; Perera, K.S.; Ntaios, G.; Connolly, S.J. Embolic stroke of undetermined source: a  
626 systematic review and clinical update. *Stroke* **2017**, *48*, 867–872.