

# Biometrics - Its Use At The Global Enterprise Corporation

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Thanks To .....



Special Note:

This information is being brought to you by the research, diligence and support of these three companies:

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# Choosing a Biometric Trait

Biometrics - The science (technology) used to identify people based on physical or behavioral characteristics

## Types

- Fingerprints
- Facial Geometry
- Iris Pattern
- Retinal Imaging
- Hand Geometry
- Voice Pattern Analysis
- Dynamic Signature Analysis
- Keystroke Analysis
- DNA Analysis
- Ear Form
- Odor
- Gait
- Finger Vein
- Palm Prints

## Considerations:

- Cost
- Reliability
- Public Acceptance
- Permanence

# What Are Fingerprint Biometrics?



**Transaction Costs for Merchants Are Too High**

**Banks Don't Want to Cash Checks**

**Multifactor Authentication Methods Aren't Used**

**Who's Really Making Withdrawals?**

**Fake Identification**

**Identity Fraud Rings**

**Stolen Identities from Employer**

**Lost Access Control Cards**

**Insurance Fraud**

**Medical Fraud**

**Not Enough Customer Identification Protection**

**Audit and Regulator Compliance Issues - Red Flag Rule**

# Information Technology (IT) Is a Critical Partner In Business

**In order for their businesses to be effective,  
companies usually rely on their IT groups to:**

- Provide solutions to run the business efficiently**
- Provide solutions to help drive revenue**
- Provide solutions to maintain security**

# So, How Does Biometric Technology Help A Global Enterprise Corporation Compete in Today's World?

- **Security**
  - Physical
  - Logical
- **Convenience**
  - Speed
  - Accuracy
- **Applies to All Levels**
  - Employees
  - Vendors
  - Customers

# What Do Enterprise Companies Want For Their Employees?

- **Physical Security**
- **Logical Security**
- **True Authentication**
- **Accurate Reporting**
- **Liability Reduction**
- **Data Preservation**
- **Ease of Use for Employees**
- **Fewer Support Calls**



# What Do Consumers Want?

Based on Studies From Unisys in 2008 and 2009.

- **FACT 1:** “Fingerprints nearly tied personal passwords as the primary preferred authentication method, 73 percent to 72 percent, respectively.”
- **FACT 2:** “Forty-five percent of consumers worldwide are willing to switch to financial institutions that offer more security protection.”
- **FACT 3: 2009 -** “Unisys Security Index shows card fraud and ID theft top fears. Results also show that fears about bank card fraud and identity theft have increased. These areas remain the top overall consumer concerns globally.”

# Industry and Market Areas

- Existing Markets
  - Government
  - Access Control (doorways)
  - PC logon
  - Data Security
  - Employee Identification
- What's Next ?
  - Banking Transactions
    - ATM
    - Deposits & Withdrawals
    - Check Cashing for Under banked
  - Time and Attendance
  - Retail Point of Sale
    - Point of Sale Software
    - Point of Sale Hardware
    - Transaction Processing
  - Consumer ID Theft Protection
    - Smart Cards
    - Internet Solutions
  - Insurance
    - Insurance Fraud Prevention
    - Reduce Costs for Health Providers

# Implementing Biometrics - What Can Be Accomplished?

- Convenience
- Enforceable Accountability
- Multifactor Authentication
- Increased Accuracy
- Reduced Liability
- Improved Safety
- Customer Confidence
- Security
- Prevent Fraud and Identity Theft

# How Does This Equate To Money- What “Saves” Or “Makes” Money?

- **Reduce Risk and Liability**
- **What Are The Regulatory “Costs” for Improper Authentication?**
- **Lower Transaction Costs**
- **How Much Fraud Dollars Are Lost Internally and Externally?**
- **Reduce Implementation Costs**

# What Are The Hurdles? Or Rather What Are The Misconceptions!

- **Biometrics Cost Too Much...**
- **This Technology Would Be Too Difficult To Implement and Integrate...**
- **Employees and Customers Won't Want To Use It...**

# So, What's The Truth?

# Addressing Misconceptions

- **Hardware Costs**
  - **Desktop Fingerprint Reader - \$70**
- **Typical Licensing or Transaction Costs –**
  - **Biometric Client Licensing**
  - **Biometric Server Licensing**
- **Project Integration Costs**
  - **SDKs Available - Integrate with existing platforms**
  - **Fulcrum Biometric Platform – Fast Development and Deployment Tools. Browser and Windows OS Agnostic**

# So..... What Do I Do Now?

- **Identify Authentication Issues Within Your Business That Are Needed to Protect and Maximize Employee Efficiency and/or to Protect Your Customers.**
- **Knowing Costs and Speed To Market - What's the ROI?**
- **If in Doubt - Pay to Have a Trial Completed**



# If You Entertain the Idea of Using Biometrics With Customers and Employees

- **BioMarket Project (Jamison Consulting)**

- **-Over 80% of the public would allow** some aspect of their biometric identity to be recorded.

**-The majority of people** believe government and industry should be encouraged to use biometric techniques to improve security.

**-Most people would also prefer to use biometrics** to access banking and brokerage and credit card services instead of using passwords/pin numbers.

**-Study listed fingerprint biometrics as the most accepted method**

- **Department of Justice - Bureau of Justice Statistics**

**-"A majority of the U.S. public believes it is acceptable for the private sector to use biometric technologies."**

# What to Walk Away With

**If Your Company Is Going To Use Biometrics...**

- **Identify The Authentication Project**
- **Identify Hardware Costs**
- **Ensure Proper Regulatory Compliance (PCI, HIPPA, etc.) Either Directly or With a Service Provider**
- **Identify a Reputable, Experienced Integration/Development Partner That Understands Biometrics and its Business Use**

**For more information, please call:**

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**Mr. Shoemaker is a recognized internationally as an expert  
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