

# DERMALOG

## **Finger Banking™**

Safety at your fingertips.



# Welcome to the World of DERMALOG

## The Biometrics Innovation Leader.

As a pioneer in the development of biometric products and solutions, DERMALOG has shaped the world of security for over 20 years. We have been and keep on revolutionizing biometric security products for law enforcement, civil governmental agencies like national registration, voter and driver registrations, health agencies, security agencies and develop solutions for access and data security, authorization and authentication services as well as mobile security. Governmental organizations as well as public and private businesses all over the world trust DERMALOG's expertise and state of the art biometric products.



Dear Sir or Madam,

With more than 200 large scale installations in over 80 countries DERMALOG is the leading German biometrics manufacturer offering the latest in biometric technologies. As the major pioneer in fingerprint biometrics DERMALOG has won several international awards and tests such as the biennial German Foreign Trade Prize in 2013, which is among others awarded by the German Federal Ministry of Economics and Technology. Furthermore, consultancy Frost & Sullivan honored us with a „Customer Value Enhancement Award“ for our biometric border control system.

One of the decisive factors in awarding DERMALOG was the performance of its new biometric border control system. It operates particularly fast and efficiently in the most reliable manner thanks to high-end components fulfilling all specific customer requirements.

AFIS – our Automated Fingerprint Identification System – with the world's fastest AFIS coding and matching guarantees the best performance in recognition rates. DERMALOG AFIS succeeds to compare more than 900 million fingerprints per second without any loss of accuracy. Thereby it holds the world record in fingerprint matching in both speed and accuracy (as certified by SGS).

DERMALOG's fingerprint scanners have won the international liveness detection competition LivDet 2013, ensuring that fake fingerprints and spoofs are automatically detected and prevented. All biometric systems of DERMALOG are fully certified according to international standards and meet the highest and latest certifications regarding security and quality. DERMALOG is a member of Teletrust and IT Security Made in Germany.

I am proud to mention our project in Nigeria where we launched a nationwide system to identify all bank customers by fingerprint. DERMALOG has been chosen as a partner to make the country's financial system one of the most modern and safest in the world.

My staff and I look forward to offer you excellent upcoming projects and products. Needless to say, we offer you advice and information at any time you wish.

Sincerely,

A handwritten signature in blue ink, appearing to read 'G. Mull', written over a white background.

Günther Mull,  
CEO of DERMALOG Identification Systems GmbH

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The Biometrics Innovation Leader.



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## 06 Numerous Banks successfully use FingerBanking

Major Banks worldwide apply DERMALOG's secure Systems.



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## 08 Significant Facilitation of Banking Transactions

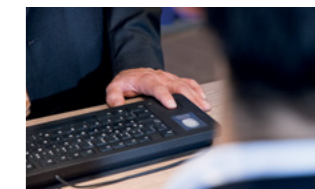
Innovative Solutions simplify Transactions and everyday Banking Operations.



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## 10 Established and proven Systems support Employees

Safety at your Fingertips - approved Systems build Confidence.



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## 12 DERMALOG modernizes the Financial System of Nigeria

The Banking System is turned into one of the safest in the World.





## Numerous Banks successfully use FingerBanking.

### Major Banks worldwide apply DERMALOG's Secure Systems.

The underlying technology is based on DERMALOG AFIS (Automatic Fingerprint Identification System). It set the world record in fingerprint identification with the fastest fingerprint searches at the highest possible accuracy (certified by SGS) and has won the Frost & Sullivan Customer Value Enhancement Award in 2011 and 2013. DERMALOG's state of the art fingerprint scanners convinced the jury of the LiveDet Test in 2013 as well for the most secure finger scanners available on the market preventing all kinds of fraud.

### Biometric Applications - a Part of everyday Life.

Biometric data such as photographs and fingerprints are increasingly included in a number of identity cards, passports – and they can also be used to start a computer.

Biometric procedures - such as automatic fingerprint recognition - offer users improved convenience compared to passwords. Furthermore, systems provided by DERMALOG offer protection from identity theft or fraud incidents because each biometric identity is unique, individual and cannot be stolen.

DERMALOG FingerBanking is a newly developed technology supporting banks demanding for secure payment transactions. The implemented biometric identification systems are convincingly cost-effective and impress with their outstanding high-speed performance. A unique fingerprint combined with systems of facial recognition guarantee particularly high security levels while simultaneously offering improved comfort. These are the significant practical benefits and advantages:

- Easy cash-withdrawal transactions carried out by fingerprint at automated teller machines and counters
- Secure transactions without complicated and cumbersome passwords, PINs and TANs
- Maximum protection from false identities and undesirable/blacklisted customers
- Fast and safe login for bank employees to their computers without any need of awkward passwords
- Time consuming and inefficient login/password management in the banking business is no longer needed



## FingerBanking at its Best.

### Innovative Solutions simplify Transactions and everyday Banking Operations.

Our innovative solutions simplify both transactions as well as numerous everyday banking operations. Thus, DERMALOG allows for the use of its award-winning secure biometrical solutions in the financial industry. Customer identification by fingerprint simplifies everyday business, protects bank accounts, rules out and combats fraud. Hence, the customer enjoys an improved service. By strengthening security, DERMALOG helps banks to stay one step ahead.

### FingerBanking put into Practice.

#### At the bank branch.

The customer enjoys countless advantages if he identifies himself using his fingerprint. DERMALOG AFIS securely verifies if the customer is registered yet or prohibited by the bank to open an account. Once his registration is approved, the customer can conveniently use his own fingerprint for all necessary transactions, make easy cash withdrawals or access his safe deposit box.

#### At the counter.

Biometric identification makes cash or debit cards and saving books unnecessary. And the customer does not even have to remember his account number. Putting a finger onto the scanner at the counter is enough to immediately call up the customer's personal account. A bank employee is able to check the corresponding data/ photograph that are available immediately. Thus, the risk of possible fraud is ruled out and the customer is able to withdraw money, ask for transactions or make his deposits. The bank saves considerable time, enhances the quality of customer support and improves service for its clients.

#### At home and mobile.

DERMALOG's biometric systems are suitable for home banking as well as for mobile banking. This service fits customers who prefer to carry out transactions without awkward PINs/TANs but want secure and convenient authentication.

#### Biometric ATMs.

Once the customer is enrolled he is able to withdraw money from biometric ATMs simply by using his fingerprint. Reliable identification is fully guaranteed by secure communication between the automated teller machine and the AFIS (Automated Fingerprint Identification System). Additionally, smart cards offer further application options by storing fingerprints on integrated chips. Biometric ATMs compare fingerprints of the card owner with the one placed on the scanner, thus identifies a registered user's fingerprint to either permit or deny access to his account. The main benefit of the system consists in the replacement of PIN that are entirely replaced by fingerprints. This method also prevents and combats fraud,



## FingerBanking supports Bank Employees.

### **Safety at your Fingertips - approved Systems build Confidence.**

DERMALOG FingerBanking facilitates day-to-day banking business. Banks can enhance the speed, accuracy and quality of identification services that they offer to customers. Our approach, benefits the bank employees and eliminates the need for multiple logon procedures and passwords: The system safeguards transactions, the bank staff have more time for targeted advice.

### **Simple Operability – a clear Advantage for Bank Employees.**

#### **The fingerprint facilitates everyday banking.**

DERMALOG's FingerBanking System can be used by bank employees as login to their computer accounts – by using DERMALOG FingerLogin. Its decisive benefit for the user consists in the amount of time saved because the entry of passwords and usernames becomes unnecessary. DERMALOG's contribution to increased efficiency and safety in everyday banking business - facilitating everyday work for employees, thus enabling them to focus on more important and profitable tasks.

#### **Cost reductions and reduced administrative burden.**

DERMALOG has designed FingerLogin for the benefit of IT departments as well, enabling them to operate more efficiently and economically. As the management of passwords is time consuming, e.g. in case usernames need to be changed when forgotten, DERMALOG's new identification systems save time and money.

#### **Increased safety standards.**

FingerLogin provides considerable additional security to the banking business. An evaluation of different studies has revealed that passwords are often noted on easily accessible items and stored nearby each workplace making them a threat to security. FingerLogin makes customer identification safe and cannot be compromised. Every banking transaction is unambiguously allocated to an individual employee. Biometrics makes unauthorized access impossible. All users have the appropriate security level and approvals which have been predetermined as required to conduct transactions within a given area of the system.

#### **Optional log-in and -off procedures.**

DERMALOG optionally provides for a user log-out activated if an employee leaves his computer. Thereby FingerLogin is complemented with webcam supported facial recognition.



## DERMALOG modernizes Nigeria's financial System.

### The Banking System is turned into one of the safest in the World.

Leading biometrics experts improve the banking system of the most populous West African country. Its project size is budgeted at 50 million US-Dollars.

### DERMALOG awarded an eminent international Tender.

In mid-February 2014 the most comprehensive biometric project in Nigerian history was started in Lagos, the country's largest city. At a ceremony, His Royal Highness Amir Mohammad Sunusi II, Governor of the Central Bank of Nigeria, launched the biometric identification system for bank customers. The project is a major landmark in the country's efforts at promoting financial inclusion, expanding banking services, making access to credit easier and dealing with money laundering and urgent financial industry problems.

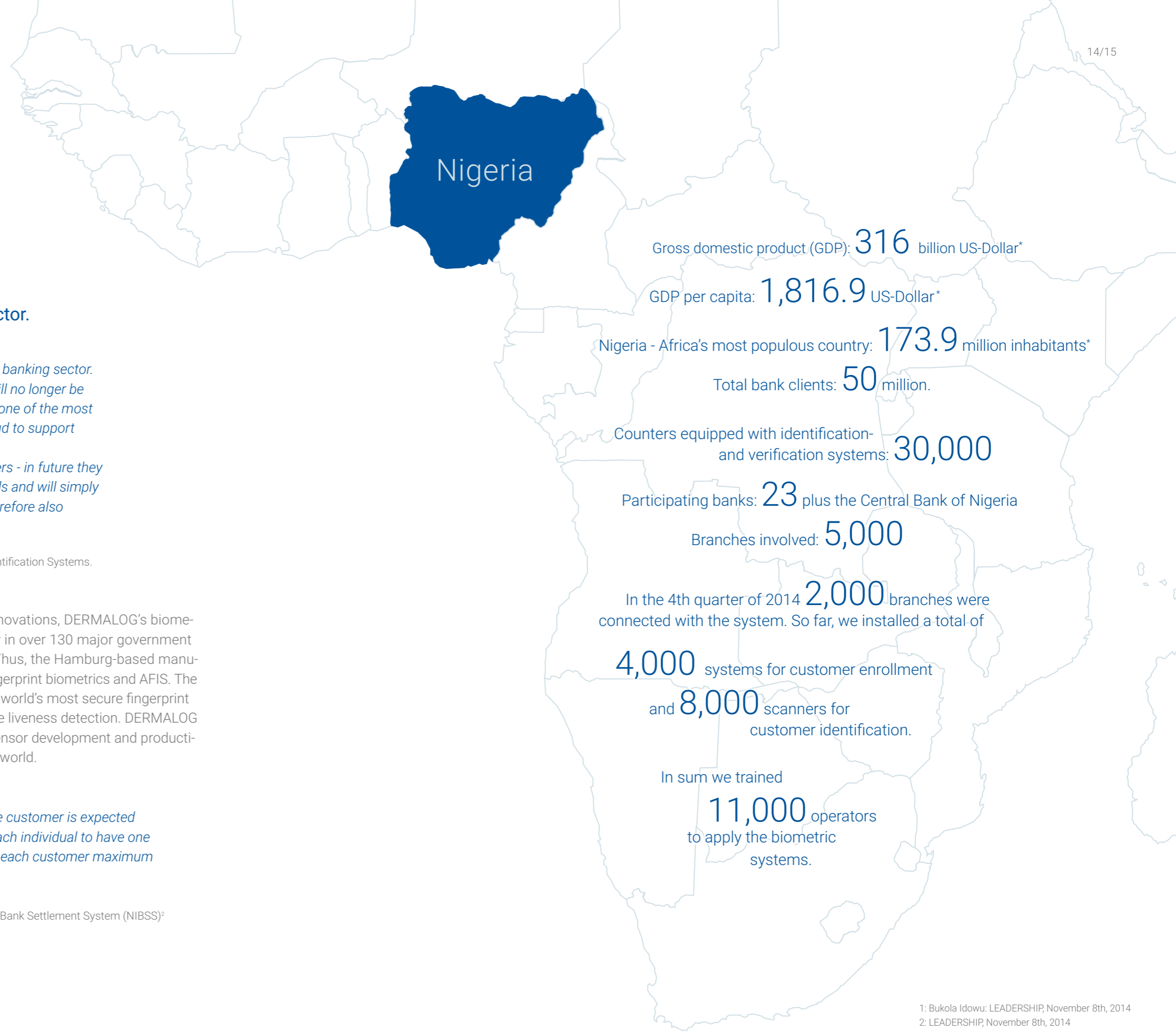
This nationwide project will enable customers of all Nigerian banks to identify themselves at ATMs or checkouts using their individual fingerprint. Every identity verification is viable without resorts to documents that may be stolen, lost or altered. Subsequently, every customer will be capable to withdraw money and pay for purchased goods.

*"With the BVN, we should begin to see the opening up of consumer credit opportunities, with this project, and the kind of data that will be fed into the centralized system, it should be possible to access bankcredits easily. Given the opportunity that we have right now, where the customers' data and biometrics is given, it makes it comfortable to lend money to you."*

Godwin Emefiele, Governor of the Central Bank of Nigeria<sup>1</sup>

All biometric systems are supplied by DERMALOG Identification Systems. The company has won an international tender for the 50 million US-Dollar project in autumn 2013 which was issued by the Central Bank of Nigeria (CBN) where the system is known as the Bank Verification Number Project (BVN).

DERMALOG's systems enable the country's banks to identify their customers correctly resolving forgery and authentication issues. They guard against misuse in the financial sector such as money laundering, identity theft or fake identities and reduce administrative costs associated with "know your customer processes" (KYC). An additional benefit is the use of fingerprints for identification that will permit access to electronic monetary transactions for people with a lower standards of education.



### DERMALOG prevents Fraud in the financial Sector.

*„Fraud is one of the biggest challenges in the Nigerian banking sector. Thanks to secure and convenient fingerprint identification, it will no longer be possible in future to fake and misuse identities. This will solve one of the most pressing problems for the Central Bank of Nigeria. We are proud to support the bank in this endeavor.“*

*„It will also make life easier for bank customers - in future they will not have to remember any PIN numbers or passwords and will simply place their finger on the reader. Biometric technology therefore also greatly simplifies the lives of bank customers.“*

Günther Mull, CEO of DERMALOG Identification Systems.

Thanks to ongoing developments and innovations, DERMALOG’s biometric technologies provide greater security in over 130 major government installations in more than 70 countries. Thus, the Hamburg-based manufacturer is a world leader in the field of fingerprint biometrics and AFIS. The company provides both software and the world’s most secure fingerprint scanners delivering proactive cutting-edge liveness detection. DERMALOG is now the market leader in this area of sensor development and production in Europe and many other parts of the world.

*“The unique identity which the BVN gives the customer is expected to mitigate the cases of fraud. The BVN enables each individual to have one identification within the financial system and gives each customer maximum protection and security of transactions.“*

Folashodun Adebisi Shonubi, Managing Director, Nigeria Inter-Bank Settlement System (NIBSS)?

Gross domestic product (GDP): **316** billion US-Dollar\*

GDP per capita: **1,816.9** US-Dollar\*

Nigeria - Africa’s most populous country: **173.9** million inhabitants\*

Total bank clients: **50** million.

Counters equipped with identification- and verification systems: **30,000**

Participating banks: **23** plus the Central Bank of Nigeria

Branches involved: **5,000**

In the 4th quarter of 2014 **2,000** branches were connected with the system. So far, we installed a total of

**4,000** systems for customer enrollment and **8,000** scanners for customer identification.

In sum we trained **11,000** operators to apply the biometric systems.

1: Bukola Idowu: LEADERSHIP, November 8th, 2014  
 2: LEADERSHIP, November 8th, 2014  
 \* Source: Germany Trade & Invest, 2014; based on estimates



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MADE IN GERMANY



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