

Takeaways from Biometrics Implementation for Financial Services In Latin America



Loren Moss – Executive Editor, www.financecolombia & www.financetnt.com @cloudcompute809 lorenmoss@financecolombia.com



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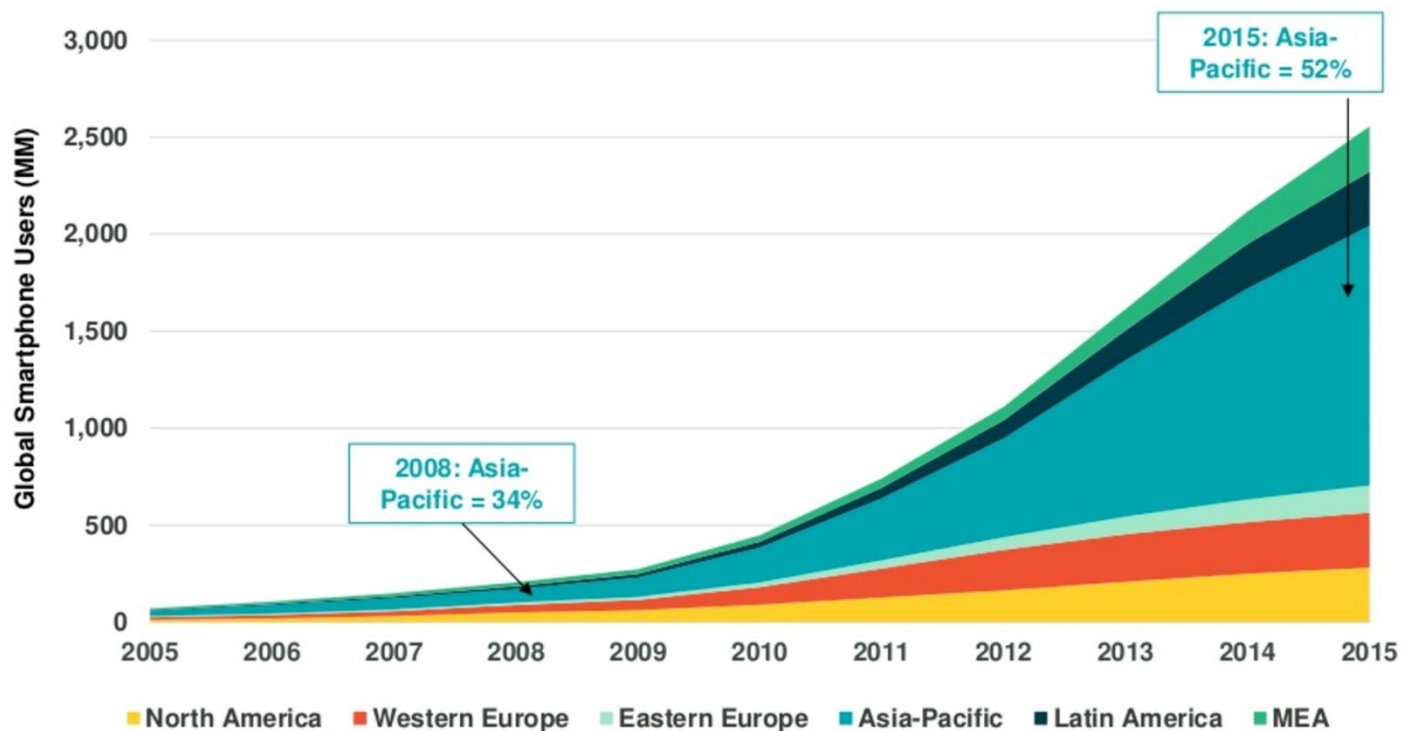
Motorola Symbol MC7X-FPR01R

Loren Moss – Executive Editor, www.financecolombia.com & www.financecnn.com @cloudcompute809 lorenmoss@financecolombia.com

Latin American “**Esmarfon**” adoption growth surpasses all other areas except Africa. 4G LTE has largely become standard, with plans already being laid for 5G



Smartphone Users, Global, 2005 – 2015



Slide courtesy of Todd Thieman, Nok Nok labs www.noknok.com

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Carlos Ferrer,
General Manager
for Central, South
America & Andean
Region, And
Financial Services
Practice Leader

...Recognized at the [Retail Banking Conference & Awards](#) event on May 19, 2016, the prototype analyzes smartphone or tablet usage to form uniquely identifiable behavioral profiles. Usage habits can include the force users use on the screen, the angles they swipe and even their typing speed. When combined with other authentication methods, the behavioral biometric profile provides an additional level of security based on the natural interaction with their smartphone or tablet...

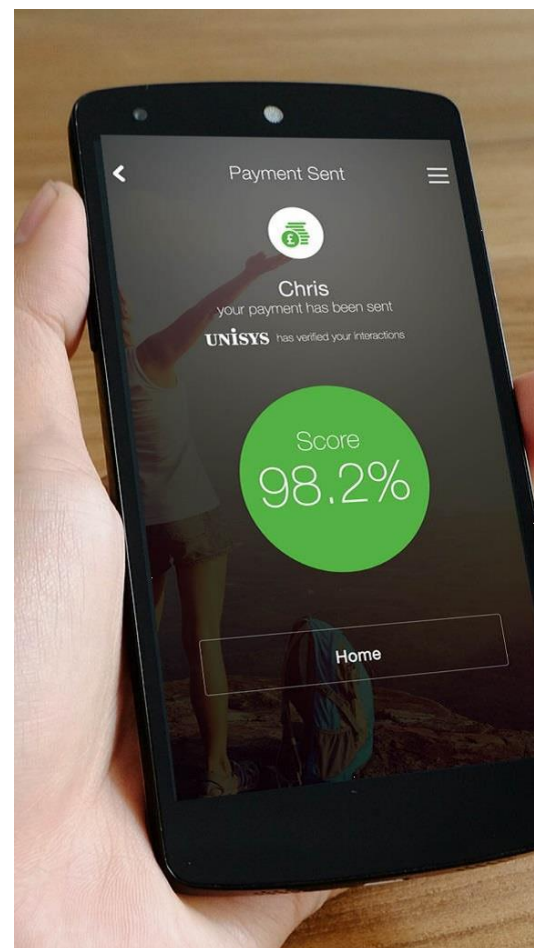




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“Ordem e Progresso”

Brazil ATM Deployments: >2B transactions/yr

HID

>100 million enrolled customers, ~80k ATM's (eliminates card+PIN fraud)
Itau: First card-not-present ATM cash withdrawal: customer “wow”



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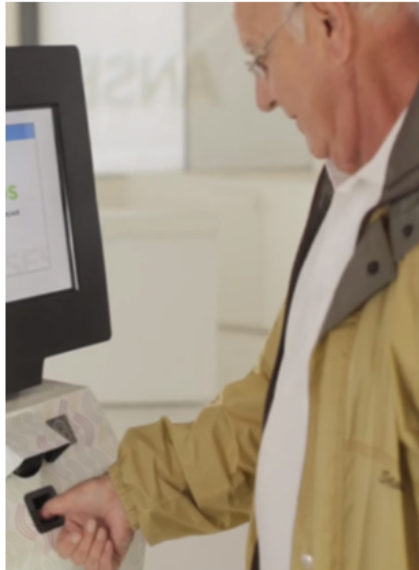
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Banco Supervielle: Argentina Pensions

(ANSES: Administracion Nacional de la Seguridad Social)



- **Problem:**

- Monthly paper-intensive authentication process for elderly to get pension payment.
- Fraud from impersonation of dead people.

- **Solution:**

- HID Lumidigm multispectral imaging
- Best performing fingerprint device for elderly
- Real-time liveness detection

- **Benefits:**

- >1.2 million retirees at ~80 branches
- 20% reduction in workforce: reassigned
- Open new accounts
 - Banking: 20 minutes vs 11 days
 - Credit: 2 days vs 30 days
- 70% improvement in distribution efficiency

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Questions?



Loren Moss – editor of www.financecolombia.com, the only English language business publication dedicated to Colombia's financial sector, and www.financetnt.com – Daily briefings on FinTech, FinOps, Compliance, BPO, Shared Services, & Site Selection

LinkedIn: <https://co.linkedin.com/in/lorenmoss>

Twitter: @cloudcompute809

lorenmoss@financecolombia.com

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Carlos Ferrer – Unisys <http://www.unisys.com.co/>

Todd Thieman – Nok Nok labs www.noknok.com

Juan Carlos Tejedor – HID Lumidigm jctejedor@lumidigm.com

Loren Moss – Executive Editor, www.financecolombia.com & www.financetnt.com @cloudcompute809 lorenmoss@financecolombia.com

