



# **BANK ACCOUNT HOLDERS IDENTIFICATION KENYA, UGANDA & SUDAN**



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## ABSTRACT

The worldwide banking system is a fragmented industry. There is little standardization around identification and authentication of account holders. This is especially critical as larger, multi-national or national banks acquire smaller, regional banks that may have extensive retail branches and customer bases. But the lack of identification and authentication systems can pose significant problems to integrating these smaller, regional banks into a larger system.

## THE SITUATION

Equity bank, the largest retail bank in Kenya, Uganda and Sudan with over 6 million customers, recently acquired a smaller bank as part of its regional expansion strategy. This new bank had over 40 branches and 1 million retail customers and needed a reliable/secure way to authenticate customers (especially for cash withdrawal transactions).

# CASE STUDY

## THE CRITICAL ISSUES

Retail banks pride themselves on the speed and efficiency of their services. Unfortunately, they are also deeply concerned about the authentication of customers, especially when withdrawing cash from an account. In the event of misidentification, the bank is responsible for the error!

As such, retail banks must find and implement customer authentication systems that are both efficient and highly secure.



## THE SOLUTION

Compulynx, a trusted IT partner to Equity Bank, architected and deployed a solution utilizing Innovatrics technologies to solve the critical issues of an efficient and secure authentication system. The purpose of the system was to provide Equity Bank with both an immediate answer to their recent acquisition as well as a scalable system that could be deployed to other acquisitions as part of its retail expansion strategy. This system provided a number of benefits to Equity Bank including:

**CENTRALIZATION** - the system maintained a centralized biometric database (CBD) at Equity Bank's Data Centre in Nairobi, Kenya;

**FRAUD PREVENTION** - the system performed 1 to N match during registration to ensure that customers could not register with different identities;

**CONSISTENCY** - the system maintained a single biometric profile for every customer, irrespective of the number of accounts the customer may hold with Equity Bank (savings, loan, hire purchase, home, education, etc.)..



## IMPLEMENTING THE SOLUTION

The implementation of the system for the Equity Bank required Innovatrics & its partner CompuLynx to understand, conform, and ultimately build a web based solution that was compliant with all necessary banking standards and security requirements.

## THE COMPONENTS

**SOFTWARE** - CompuLynx employed Innovatrics ExpressID AFIS Government (for the CBD) and IDKit PC SDK for the registration/authentication component at the retail-banking branches;

**BIOMETRIC HARDWARE** - CompuLynx employed the Secugen Hamster IV biometric readers and bio software that enables first time registration and post registration verification;

**COMPUTER HARDWARE** - the CBD, developed by CompuLynx as a central repository of all Equity Bank biometric data, runs concurrently with an ultra high-speed biometric verification engine that can compare a biometric fingerprint image with up to 20 million records and check for duplication within six seconds;

**CONNECTIVITY** - each retail-banking branch was connected to the CBD via a dedicated, high-speed data line.



## THE EFFORT

As a specially-architected solution, CompuLynx worked with Innovatrics to identify the critical pieces that would meet Equity Bank's short- and long-term needs.

Beginning with design, CompuLynx worked with the Equity Bank to understand the critical issues and how the solution would need to scale with future expansion plans. Once the design was finalized, CompuLynx worked with Innovatrics engineers put together the hardware and software, implementing an "off-the-shelf" solution that could be deployed at any future retail banking site.

Finally, CompuLynx and Innovatrics ensured that Equity Bank was well-versed and trained in how to utilize the system, enabling them to deploy personnel with the requisite knowledge to operate and troubleshoot on-site.



## THE RESULTS

Equity Bank now has a centralized, single system to provide banking customer authentication that provides a consistent experience while preventing fraud. In addition, the scalable solution can be easily deployed at future retail banking sites ensuring that Equity Bank can continue its regional expansion strategy with the peace-of-mind that it can easily integrate sites into its secure, biometric authentication system.

## ABOUT INNOVATRICS

Innovatrics is focused on providing fast, accurate, interoperable and sensor independent fingerprint recognition software for incorporation into final biometric applications. Innovatrics components offer exceptional performance perfectly suitable for both, high-end and low-cost biometric applications. More information about Innovatrics products and technologies can be found at [www.innovatrics.com](http://www.innovatrics.com).

## ABOUT COMPULYNX

CompuLynx came into existence in 1994, it has emerged as one of the best business and technology solution provider. CompuLynx accentuates the fact that it is constantly on innovation-path to bring benefits to its customers - Improved focus of customer to address business needs, Increased revenues of customers, Faster time to market of customer's products, solutions, services, Decreased costs, Improved operational efficiency, Increased market share. [www.compulynx.org](http://www.compulynx.org)



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