Convenience, Speed and Security to Help a Chilean Bank to Verify Citizen Identity

Chile, South America

The introduction of the new and advanced Chilean identification document (DNI), confronted the financial sector with a series of technological challenges. Hand in hand with HID Global and the HID OMNIKEY 5021 CL smart card reader, it was possible to overcome challenges and exceed expectations. (The OK5021 has been retired, but its successor, OK5022 with full CCID compatibility, is available now.)

Solutions

• HID OMNIKEY 5022 CL Readers

Challenges

The change of format and technology of the national Chilean identity document, in operation since 2013, incorporated, among other elements, a microchip to store biometric, fingerprint and facial information. The renewed document shielded against fraud and damage. This update was a technological challenge for the banking sector as it was necessary to make infrastructure changes and implement progress.

Such is the case of a recognized bank of Chile. The increase in the acquisition of new DNI by the Chileans represented structural challenges, explains Karen Montalva, Business Manager of Engineering Solem, the integrator who was in charge of evaluating the solution. All of the bank offices counted with an identity verification solution integrated into its box module, which was compatible with the old document. However, it was not enough. “Due to the increase in new ID cards, the bank could not verify customer identity at the bank teller. It became necessary to use alternative mechanisms that considerably increased the time and level of customer service, in addition to increasing the risk in the process of payment of checks and benefits.”

Due to the loss of time and quality of service, the financial institution needed, in a very short time, to replace its identification system with one that was compatible with the technology offered by the new DNI. In addition, this solution had to be integrated in a seamless way with the system that was already installed.

The Solution

Solem offers more than 15 years of experience in the development and integration of technological solutions for physical and electronic security and identification of people, documents, biometrics, authentication and access control. As explained by Karen Montalva, the installation in the financial institution was carried out in the first half of 2015 at approximately 400 branches and 2800 reading points or ATMs.

The design and implementation of this solution had two major components: software and hardware. In the first phase, Solem developed a program with the objective of updating the software that the bank already had integrated
in its box module. In the second phase, about 2,800 HID OMNIKEY 5022 CL readers were installed, providing an effective reading of the new DNI chip and correctly issuing identity verification by match on card.

The reader, developed by HID Global, is a contactless smart card reader, which enables a wide range of uses in various markets and in processes such as computer and network authentication, encryption, email signing and any action that requires reliable technology through the use of smart cards. It is a lightweight, small and portable computer, with features that make it ideal for working in limited spaces. Thanks to its high speed of transmission (12 Mbps), the processes are executed in short times, improving the quality of the customer service and user experience.

The HID OMNIKEY 5022 CL has USB connection for use with desktop computers. It is a device that can be seamlessly integrated into any end-user environment since it requires little administration, thus also enhancing the experience of the operator.

**Results**

About 18 months of implementation has passed and the response of the customer and end-user operation of the technology could not be better. The equipment works without inconveniences and the challenge of implementing the new DNI was widely surpassed.

Improvements in information security, greater agility, quality in customer service processes and increased reliability, are only some positive results that are measured with this technological advance.

"As integrators, we find that the technology offered by HID Global is very good, robust and easy to integrate. Our experience with the brand and its products is very positive", concludes Montalva.