



HID Lumidigm Fingerprint Readers Confirm Identity for Citizens Collecting Pensions in Argentina

THE CHALLENGE

Argentina's Banco Supervielle distributes government pension benefits from the Administración Nacional de la Seguridad Social (ANSES) to more than a million retirees across the country. For many citizen benefit programs including this one, the assurance that a recipient is alive and present is critical to combat fraudulent claims by relatives of deceased pensioners.

Each month, Banco Supervielle works through ANSES to pay out pension checks to retired residents, which are one of the bank's most important customer segments. Previously, pensioners had to submit to a cumbersome monthly authentication process to ensure fraudsters could not impersonate deceased individuals and receive their funds.

Banco Supervielle needed to reduce this ongoing burden when engaging with each pensioner across the country on a monthly basis during collection time. The institution required a streamlined, convenient authentication solution that offered speed, durability and accuracy for confirming identities.

THE SOLUTION

Biometrics deliver the highest level of identity assurance. In particular, fingerprint authentication continues to represent one of the most common forms of biometrics due to its fast, precise confirmation when it comes to proving a person's identity.

After analyzing various authentication technologies, Banco Supervielle selected HID's Lumidigm® multispectral imaging (MSI) fingerprint readers for best-in-class biometric authentication. MSI is an HID-patented technology capable of capturing the most difficult fingerprints (dry, dirty, oily, wrinkled, damaged) in the most challenging environments. It's easy to use, works reliably on older people, and prevents the use of counterfeit fingerprints.



MSI readers excel as the best-in-class fingerprint capture technology of choice for mission-critical environments. This advanced fingerprint technology not only is backed by rigorous testing and global standards, but also has a proven track record worldwide in handling billions of transactions each year.

HID's MSI Lumidigm sensors read both surface and subsurface fingerprint data using multiple colors of light from different angles for superior matching accuracy and real-time liveness detection. The ability to capture both surface and subsurface details of a finger is what sets HID's Lumidigm readers apart from other technologies.

The high-performing Lumidigm fingerprint readers also incorporate endpoint security to encrypt data to and from each device using FBI-certified encryption algorithms. Should a hacker gain access to the reader, this endpoint security technology uses tamper-detection features to erase the on-device encryption keys – preventing the capture and decoding of protected bank data and reducing the risk of enterprise-wide cyberattacks.

HID's integrator partner Teksol S.A. of Argentina performed initial laboratory tests on the Lumidigm V-Series readers. The excellent test results were then corroborated in a live pilot for Banco Supervielle. The performance of the readers exceeded all expectations, enabling pensioners to enroll and authenticate on the first try, with a very simple process.

The HID Lumidigm V-Series readers were then installed in enrollment stations and terminals at most of the bank's branches throughout the country. More than one million retirees were enrolled in the new system – the first biometric implementation of its kind in the Argentine financial market.

"The enrollment phase went much faster than we expected mainly because of the performance and accuracy of the HID Lumidigm multispectral imaging technology," said Diego Ferrario, Director General Teksol S.A. "This technology enabled the bank to get very good enrollment data, very quickly."

SOLUTION:

- HID Lumidigm Multispectral Imaging (MSI) Fingerprint Readers

BENEFITS:

- Capture both surface and subsurface fingerprint data
- Able to read the most difficult finger types (dry, dirty, oily, wrinkled, damaged, etc.) across distinct skin tones and demographic groups
- Operate in challenging environments (bright sunlight, darkness, heat, cold, rain, etc.)
- Detect liveness and swiftly recognize fake finger attempts
- Prevent the rejection of legitimate users
- Secure endpoints to prevent hacking, protect data and networks, preserve corporate reputation and mitigate financial losses
- Deliver fast capture through a rugged system that's built to last for frequent, high-throughput use
- Contribute to a satisfying customer/employee biometric experience

RESULTS

Argentine pensioners now have an extremely easy authentication process at Banco Supervielle. They simply present a finger to authenticate and receive their monthly stipend.

The investment has also delivered significant fraud savings. In addition, a reassignment of its workforce as commercial advisors has allowed the bank to increase the level of attention and service to its customers. Based on Banco Supervielle's rewarding experience with the HID Lumidigm solutions, there has been a marked increase of multispectral imaging fingerprint sensors being installed across the region to pay ANSES pension benefits.



Organizations that require an elite fingerprint reader for the utmost levels of security and accuracy invest in MSI-based devices. Banks across Argentina are replicating the success in fraud reduction and enhanced cost savings by installing biometric authentication solutions in their pension distribution processes.

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