

Location

Headquartered in Mexico City with branch locations throughout Mexico

Needs

Protect customers' savings and credit accounts from fraudulent use

Applications

Customer authentication to secure banking and credit transactions

DigitalPersona™ Products

- U.are.U® Integrator Platinum SDK
- U.are.U® Integrator Platinum Sensor Package

Overview

Banco Azteca, a subsidiary of Grupo Elektra, Latin America's leading specialty retailer, consumer finance and banking services company, needed a better method to help customers protect their savings and credit accounts from fraudulent use.

Biometria Aplicada, a premium DigitalPersona partner in Mexico City dedicated to providing biometric authentication systems, worked with Elektra to develop a solution based on DigitalPersona's U.are.U Integrator Platinum SDK.



digitalPersona

Grupo Elektra: Banco Azteca

Security Challenge

Banco Azteca was the first bank to be opened in Mexico since 1995, and it offered the opportunity for people with limited incomes in poor and rural communities to establish a relationship with a financial institution for the first time. But many people in these communities did not have drivers' licenses or any other secure form of identification. Account identification cards were often lost or stolen and Banco Azteca found it difficult to ensure the security of customers' accounts. They turned to Biometria Aplicada, the Mexico City reseller dedicated to providing biometric authentication systems.

U.are.U Solution

Convinced that a fingerprint system was the most convenient and secure way to authenticate customers, Grupo Elektra asked Biometria Aplicada to devise a biometric system for testing. Many of their customers were farmers and construction workers whose fingers were damaged and worn. If they were to adopt a finger-scanning system it needed to be sophisticated enough to image and authenticate these difficult fingerprints.

Biometria offered DigitalPersona's U.are.U fingerprint recognition system and Grupo Elektra conducted a pilot program in three stores with U.are.U. Results were extremely positive and customers from neighboring stores began requesting fingerprint protection for their accounts. Grupo Elektra even decided to nationally advertise their new technology as they adopted U.are.U throughout 850 of their branch locations. "With U.are.U we have been able to widen the scope of our business to include customers that did not have a reliable way to identify themselves and protect their accounts from theft," said Manuel Gonzalez, Chief Information Officer of Grupo Elektra. "This has been good for our customers and for us."

- Currently 1.2 million customers are biometrically registered, with large increases expected within the year.
- U.are.U makes it possible for nearly 75% of their customers to establish and maintain savings and credit accounts for the first time.

Benefits of U.are.U Pro

- Allows customers to securely and conveniently protect account access.
- Eliminates the need for ID cards that are easily falsified, lost or stolen.
- Ability to authenticate large numbers of users—20,000 per day are currently using the system with a 97% success rate on the first try.
- Ability to image and authenticate the most difficult fingerprints.
- Enables Grupo Elektra to dramatically increase their customer base.

About DigitalPersona™

DigitalPersona, developer of the innovative U.are.U biometric security solutions, brings both heightened security and convenience to businesses and government. As proven by independent tests and hundreds of thousands of customers, U.are.U delivers time-tested, leading-edge biometrics technology for PCs and networks. The U.are.U line of user authentication systems have won numerous industry awards including Secure Computing Best Buy, PC Magazine's Editors Choice and Network Computing Editor's Choice. DigitalPersona has partnered with industry leaders including Microsoft, Intel, Verisign and Checkpoint.

DigitalPersona, Inc. 805 Veterans Blvd., Suite 301, Redwood City, CA 94063
Phone 650-261-6070, Fax 650-261-6079