

### Overview

United Bankers' Bank (UBB) is one of the largest correspondent banks in the Federal Reserve's 9th District, encompassing more than 1,200 community banks. UBB chose DigitalPersona's fingerprint solution to eliminate the hassles and security vulnerabilities associated with employee and customer-driven password management.

### Location

Bloomington, MN

### Needs

Secure desktops by eliminating password sharing. Authenticate transactions and account access performed by bank-clients over the Internet.

### Applications

Windows® PC's, Windows Active Directory, and various network and Internet applications.

### DigitalPersona Products

- U.are.U® Pro for Active Directory
- U.are.U® Online



digitalPersona.

# United Bankers' Bank

### Security Challenge

The United Bankers' Bank (UBB) wanted to safeguard account information accessed by employees and its customers. UBB was concerned that passwords were too weak an authentication method for protecting confidential online data and in particular allowing their community banks to initiate transactions, especially the wiring of money, through their correspondent accounts. UBB was also experiencing a high volume of support calls from both internal employees and bank-client customers whose passwords had expired or were forgotten.

### U.are.U Solution

After much research into the various authentication options including smart cards, tokens, and biometric technologies, UBB chose DigitalPersona's fingerprint authentication solution because of its superior reliability. "We were looking for a system that provided a maximum level of protection, was easy to use, and was cost efficient. Not only has DigitalPersona's U.are.U product fulfilled these requirements, but it has performed flawlessly," said William C. Rosacker, President of United Bankers' Bank.

With the simple touch of a finger, an authorized UBB employee or customer is automatically logged in without having to type in their password or account information. UBB has integrated with Active Directory using DigitalPersona's U.are.U Pro AD product to manage passwords from a central server. DigitalPersona's fingerprint solution is easy to setup: UBB estimates it took under 3 minutes per employee once installed on the network and there was no need to rewrite their custom bank applications.

Through DigitalPersona's U.are.U Online, UBB also realized their goal of improving security with bank-clients. UBB's commercial customers log in and authenticate transactions via a fingerprint instead of a password which is vulnerable because it can be shared, written down or compromised. UBB is now assured that the person requesting a wire transfer, making ACH transactions, accessing bank statements or performing other confidential activities is the person authorized to do so.

Before fingerprint authentication, UBB's support staff had to reset employee passwords frequently. Correspondent bank customers and internal UBB employees have welcomed the convenience of DigitalPersona's fingerprint sensor instead of typing in passwords. "Our employees and customers really enjoy the ease of use," said Gene Ekness, the bank's senior vice president of IT, "And I can't remember the last time we had a call into our Help Desk for a forgotten password."

### Benefits of U.are.U

- Heightened security internally and with UBB's bank clients—removes password vulnerabilities.
- Improved convenience—employees quickly login using their finger.
- Reduced Help Desk costs—eliminates calls on password resets.

### About DigitalPersona®

DigitalPersona provides the world's leading fingerprint-based total password automation solutions. The U.are.U product line of user authentication systems have won numerous industry awards including Secure Computing *Best Buy*, PC Magazine *Editor's Choice* and Network Computing *Editor's Choice*.

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