Multibiometrics in the context of ID solutions for the financial sector and Experience on the BVN Project in Nigeria

Jan Nack • 27th of April 2017
ID 4 Afirica Windhuk
Multibiometrics in the context of ID solutions for the financial sector

Agenda

1. Dermalog
2. Video
3. Details on the Nigeria Banking Project
4. Lessons Learned, Experience; Challenges
5. Outcome
DERMALOG IDENTIFICATION SYSTEMS GMBH

Headquarters: Hamburg, Germany

Branch office: Kuala Lumpur, Malaysia

Founded: 1995 by Günther Mull

Focus: Biometrics, AFIS and Fingerprint Livescanner

Customer Base: many Government customers worldwide, recently also B2B customers
DERMALOG Banking System in Nigeria
The requirements of Cash-Less Nigeria project necessitates integration of NIBSS to Banks, Switches, Non-Bank Financial Institutions, Mobile Payment Operators, among others.
The Project

- 24 Banks involved
- 5000 Branches
- 50 Million Customer

30,000 Sets for Enrolment and Verification

26 AFIS Systems
Installation of 30.000 Sets for Enrolment and Verification

10.000 Enrolment Sets

20.000 Verification Sets

5.000 Branches
Biometric registration with fingerprints, face signature and personal data
DERMALOG ABIS

Two key concepts of the architecture are represented:

- Distributed, scalable, component-based architecture. The architecture provides a clear separation of duties into various components. This distribution allows individual components to be scaled vertically and horizontally, as necessary, to support increased loads.

- Enterprise integration via an integration component, concentration of the communication through the AFIS Messenger ensures a consistent and flexible application integration implementation.
Total bank clients: ~50 million.

Counters equipped with identification and verification systems: 30,000

Participating banks: 24 plus the Central Bank of Nigeria Branches involved: 5,000

Within 6 months 5,000 branches have been installed and were connected with the system.

A total of 10,000 systems for customer enrollment and 20,000 scanners for customer identification.

In sum we trained 20,000 operators to apply the biometric systems.

Until yesterday, we have captured 28,840,241 Bank Customers and provided them with a unique Biometric Verification Number (BVN)
2. Lessons Learned, Experience, Challenges

Registration process

Double Registration (by mistake)
• person has bank accounts in different banks

Double registrations, (intended)
• Involvement of the Operator
• Mixed up of fingerprint positions (very low according to LF10)
• Capturing fingers from different person in one 10 print record
• Missing fingers
• Involvement of the Operator
• Mixed up of fingerprint positions (very low according to LF10)
• Capturing fingers from different person in one 10 print record
• Missing fingers

Challenges

Comparison Report

R: (BNV: 22371518793 enrolled 13/01/2016) vs C: (BNV: 22270419854 enrolled 10/06/2015)
Face Recognition (2nd Biometric)
Encouragement for Registration

Deadline 16th of June 2015

• “Customers Storm Banks For BVN Enrollment As Deadline Approaches”

• Up to 400,000 registrations in one single day
  (average 100,000 per day with the weeks before the Deadline)

• Up to 28,000 double identities prevented in one single day
  (average 7,000 per day)
Lessons Learned

For the banks:
• Many incorrect account information
• Many different identities of individuals in the Banking Systems

For us:
• It is possible to realize large scale Biometric projects in Africa
Outcome:

• Reduction of Fraud

• Improved KYC data at each Bank

• New markets for Banks

• The “unbanked” people get access to the banking System
What comes next?

BIOMETRIC ATMs
Mobile Biometric devices (POS)
Mobile banking with Biometrics
Online banking with Biometrics

Multi-Biometrics
Face
Finger

or Multi-Factor Authentication
- Password
- Voice
Thank You!

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DERMALOG Identification Systems GmbH, Mittelweg 120, 20148 Hamburg, Germany