

Banking and finance

📍 **Places of implementation:** banks (including bank terminals), cardless digital kiosks, depository funds.

Issuance of loans

Modern realities

The number of cases of consumer credit fraud is increasing every year. Significant amounts of money that are not returned to financial institutions cause them irreparable damage.

Task

- avoid the use of forged documents and execution of the contract with the help of a passport of third parties;
- eliminate fraud by unscrupulous employees of the bank (use of customer data to open a loan);
- the ability to assess the credit history of the client.

Advantages of innovative BIOSOL solutions

- to obtain information about the client is possible only with his personal presence;
- quick check whether the person is a borrower of the bank and does not have a negative credit history;
- the ability to maintain a database of customers within the banking structure or provide information to the Ukrainian Credit Bureau (which has an agreement with most banks) and other partner banks;
- non-contact during identification, which meets the highest requirements in the field of hygiene.



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Deposit and current account management

Modern realities

Keeping money in the bank is a risk for both customers and financial institutions. The conclusion of the contract and dozens of signatures do not save from fraud, when a person can not return their own money, and the bank loses its reputation forever.

Task

- to exclude illegal seizure of deposit funds and current account funds when using forged documents;
- avoid internal fraud by bank employees;
- protection of financial institutions from material damage and loss of reputation.

Advantages of innovative BIOSOL solutions

- the ability to open deposit and current accounts only after identification of the client on the venous network of the palm;
- the person can perform any further actions on the deposit and current account only after the identification procedure;
- the possibility of establishing a 100% fraud barrier for unscrupulous employees of the bank;
- non-contact during identification, which meets the highest requirements in the field of hygiene.



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VIP customer service

Modern realities

High competition in the banking sector has led to a tendency to improve service for premium customers. It is for them that large and small financial institutions regularly expand the list of services.

Task

- provide fast, accurate and reliable identification;
- provide the client with confidence in secure access to accounts and financial transactions;
- increase customer confidence in the bank.

Advantages of innovative BIOSOL solutions

- the possibility of instant identification, which saves the client's time (without presenting documents);
- protection against any type of fraud (use of someone else's passport or account, theft and transfer of funds);
- comfort of the recognition procedure, which does not depend on the condition of the skin;
- increasing the bank's reputation, which makes it possible to increase the number of customers in the VIP segment;
- in comparison with the face recognition system, the vessels of the palms do not change with age, do not depend on human well-being and are not affected by external factors (such as makeup, which can significantly change the appearance);
- non-contact during identification, which meets the highest requirements in the field of hygiene.



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Access to bank cell (depository box)



Modern realities

In order to store money, securities, things and documents, customers often rent safes in the bank. As a rule, they are equipped with two locks, the keys to which are in the client and the bank employee. It is possible to open a vault only in the presence of a bank employee, which is not always convenient for the client. In addition, there is a risk of losing valuables due to burglary of the safe.



Task

- provide fast and reliable access to the depository cell without the participation of a bank employee;
- guarantee the client the safety of valuables, documents and funds;
- avoid damaging the bank's reputation due to fraud.



Advantages of innovative BIOSOL solutions

- the possibility of instant identification, which does not require documents and keys;
- access to the depository box is provided exclusively to the client;
- avoidance of external and internal fraud (vascular pattern of the palm can not be forged);
- comfort of the recognition procedure, which does not depend on the condition of the skin;
- protection of the bank's reputation in the eyes of customers;
- non-contact during identification, which ensures the hygiene of the procedure.



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Access to server rooms,
data centers and restricted areas



Modern realities

Server rooms in financial institutions need protection from unauthorized access, so the entrance of each person is strictly controlled and registered. It often takes a long time to get the key and enter a room with limited access. However, no security measures guarantee 100% protection against intrusion.



Task

- provide instant access of authorized persons to server and other important premises;
- protect expensive equipment;
- avoid leaking important information that could harm the institution;
- prevent intrusion into a restricted area by an outsider.



Advantages of innovative BIOSOL solutions

- ultra-fast identification process, which takes place without presenting documents;
- reliable access to the restricted area without prior registration and use of keys / cards;
- protection against burglary and damage to equipment;
- convenience of the recognition procedure, which does not depend on the condition of the skin;
- non-contact during identification ensures the implementation of hygienic requirements.