



Facts & Data Sheet – T24 Biometrics

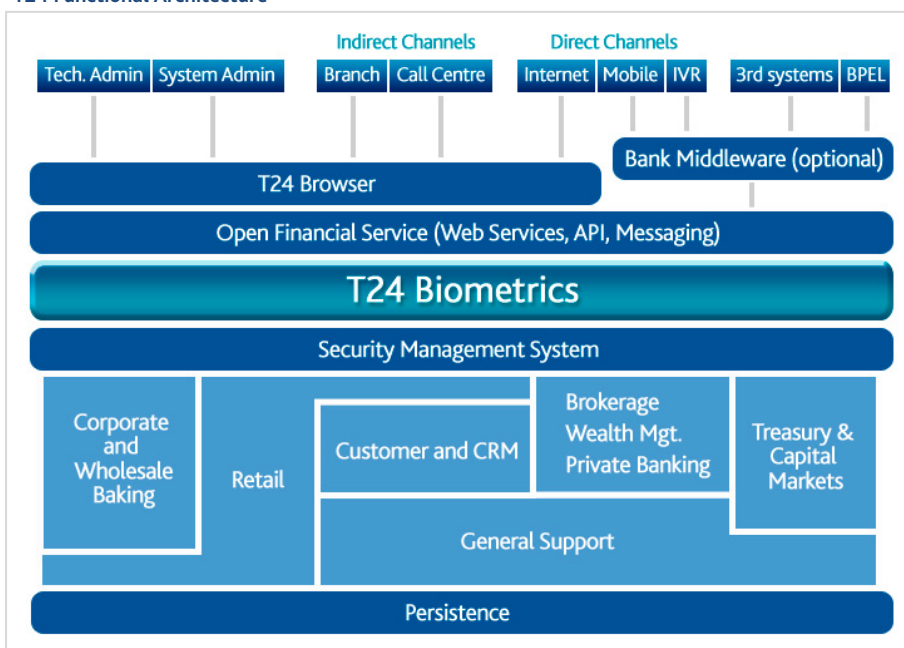
“ Any bank making a decision for a new core banking system should have native biometric capability as a key requirement.”

Banks are demanding core banking systems that enable growth, manage cost and control risk. Positive identification of employees and customers is a critical requirement for delivering on these success factors. T24 Biometrics provides “one touch” identification of employees and customers for any transaction in TEMENOS T24 (T24). This allows banks to cost-effectively launch new products, serve customers in emerging markets, decrease time at the teller in branch operations and meet regulatory compliance guidelines for multi-factor authentication.

T24 Biometrics is a native component of T24 that enables:

- One touch login to T24 core banking
- Authentication of any transaction override including cash withdrawal, funds transfer and foreign exchange
- Customer authentication at the bank branch
- Internet banking using ARC-IB

T24 Functional Architecture



Key benefits of T24 Biometrics:

Enable Growth

- Deploy new products and services
- Support micro-finance initiatives
- Improve customer service

Manage Cost

- Increase operational efficiency
- Decrease time at the teller
- Decrease IT support cost of password management

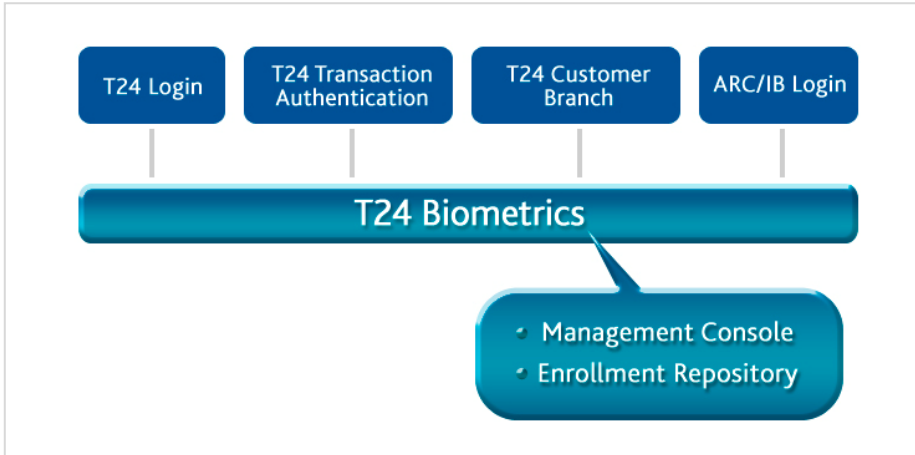
Control Risk

- Prevent identity fraud
- Identify based on who you are; not something you have or know
- Multi-factor authentication
- Non-repudiation for charge-backs
- Separation of duty for IT administrators





T24 Biometrics Components



The components of T24 Biometrics include:

T24 Login

One touch login to T24 using only a fingerprint or a combination of fingerprint and password.

- Enable separation of duty for IT administrators
- Meet multi-factor authentication compliance regulations
- Eliminate IT support costs for password administration

T24 Transaction Authentication

One touch management approval of transactions in the T24 core banking system.

- Verify any transaction override in T24
- Decrease complex transaction processing time by 50%
- Improve customer service
- Reduce time at the teller
- Non-repudiation of transactions

T24 Customer Branch Authentication

One touch authentication of customers who visit the bank branch to conduct transactions.

- Support microfinance expansion initiatives by enabling cost-effective customer identification
- Authenticate customers without credentials

ARC-IB Login

One touch login to ARC-IB for Internet banking.

- Enhance strong authentication systems such as ActivIdentity
- Eliminate the need for one time password tokens

Management Console

Streamlines enterprise-wide deployments, ongoing management and ensures ISO compliance for biometrics.

- Synchronize user identities with T24 and Microsoft Active Directory
- Configure biometric parameters for enrollment, authentication and system access privileges
- Capture enrollments through either a supervised or self-enrollment process
- Maintain one central enrollment repository
- Report on system access and usage

Deployment Services

Implement T24 Biometrics with a flexible, incremental approach. Avoid the risk of a "big bang" project and enable go-live within a matter of weeks.

- Delivered on a pre-configured appliance server
- 2 week on-site installation, configuration and training for IT administrators
- Incremental rollout to specific user groups

Platform for Growth

T24 Biometrics is built on an enterprise framework that provides a platform for future expansion of biometric identity management within the bank, including single sign on, physical access control, safe deposit box access, and can work with ATM and point of sale devices. The enterprise framework allows a single fingerprint enrollment to be shared across multiple functional areas.

For more information on

T24 Biometrics please call

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