

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 Internet Banking.

Key Benefits

Enable Growth

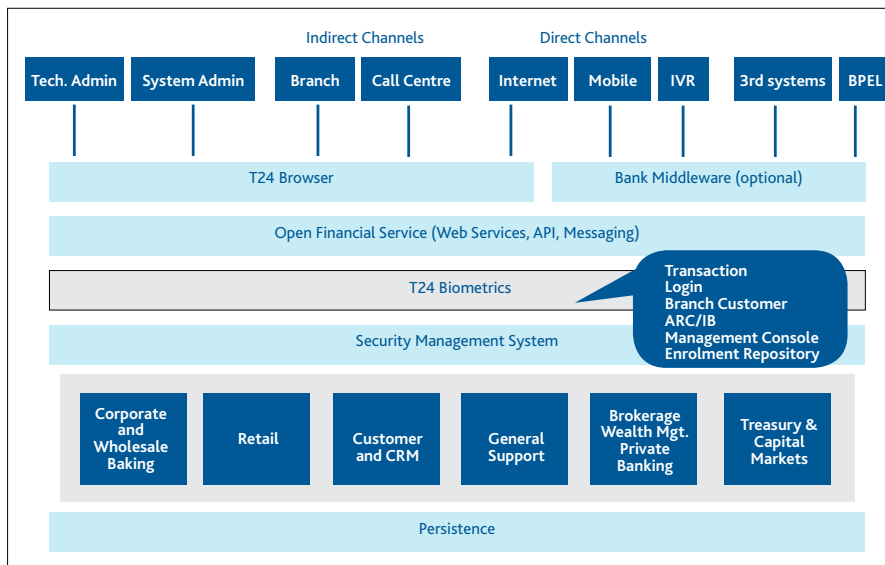
- Deploy new products and services.
- Support micro-finance initiatives.
- Improve customer service.

Manage Cost

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

Control Risk

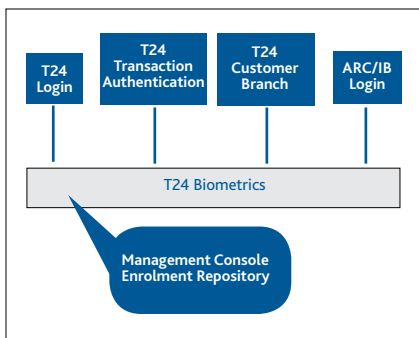
- Prevent identity fraud.
- Identify based on who you are; not something you have or know.
- Multi-factor authentication.
- Non-repudiation for charge-backs.
- Separation of duty for IT administrators.



The Components Of T24 Biometrics Include:

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 enrolment to be shared across multiple functional areas.



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 Internet Banking Login

One touch login to ARC Internet Banking 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.



- Synchronise user identities with T24 and Microsoft Active Directory.
- Configure biometric parameters for enrolment, authentication and system access privileges.
- Capture enrolments through either a supervised or self-enrolment process.
- Maintain one central enrolments 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 roll-out to specific user groups.

For more information on
T24 Biometrics
please email marketing@temenos.com

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