

CASE STUDY

Banco Supervielle

Biometric Authentication Combines Convenience with Proof of Life



For many citizen benefit programs, the assurance that a recipient is alive and present is critical.

Argentina's Banco Supervielle distributes government pension benefits from the Administración Nacional de la Seguridad Social (ANSES). To prevent fraudulent claims by relatives of deceased pensioners and to streamline the monthly authentication process, the bank implemented fingerprint authentication with HID Global's Lumidigm® multispectral imaging technology.

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Diego Ferrario
Director General Teksol S.A.

Challenges

Each month, Banco Supervielle pays out ANSES pension checks to retirees, one of its most important customer segments. Pensioners submitted to a cumbersome monthly authentication process so fraudsters couldn't impersonate deceased individuals and receive their funds. Banco Supervielle needed to reduce this burden for up to one million pensioners every month while preventing fraud.

The Solution

Banco Supervielle analyzed various authentication technologies and selected HID Global's Lumidigm fingerprint authentication, which is easy to use, works reliably on older people, and prevents the use of counterfeit fingerprints.

Multispectral imaging reads unique fingerprint characteristics from the finger's surface and subsurface. It also performs real-time "liveness detection", comparing optical characteristics of the material being presented against known characteristics of living skin to determine whether the finger is genuine or fake. The result is superior and reliable biometric performance paired with the exceptional ability to provide proof of life.

HID Global's integrator partner Teksol S.A. of Argentina performed initial laboratory tests, using Lumidigm V-Series readers featuring the company's unique liveness detection technology. The excellent test results were then corroborated in a live pilot. The performance of the Lumidigm readers exceeded all expectations, enabling pensioners to enroll and authenticate on the first try, with a very simple process.



V-Series readers were then installed in enrollment stations and terminals at most of the bank branches throughout the country, and more than 1 million retirees were enrolled into the new system. It was the first biometric implementation of its kind in the Argentine financial market.

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Banco Supervielle needed to reduce the authentication burden and make the payment process easy and secure for more than one million pensioners every month.

Benefits

Argentine pensioners now have a much easier monthly authentication process at Banco Supervielle. They simply present a finger to authenticate and receive their monthly stipend.

The investment has also delivered significant fraud savings. In addition, a reassignment of its workforce as commercial advisors has allowed the bank to increase the level of attention to its customers.

Based on Banco Supervielle’s rewarding experience with HID Global Lumidigm solutions, there has been a marked increase of multispectral imaging fingerprint sensors being installed across the region to pay ANSES pension benefits. Banks across Argentina are replicating the success in fraud reduction and enhanced cost savings obtainable by installing biometric authentication solutions in their pension distribution processes.