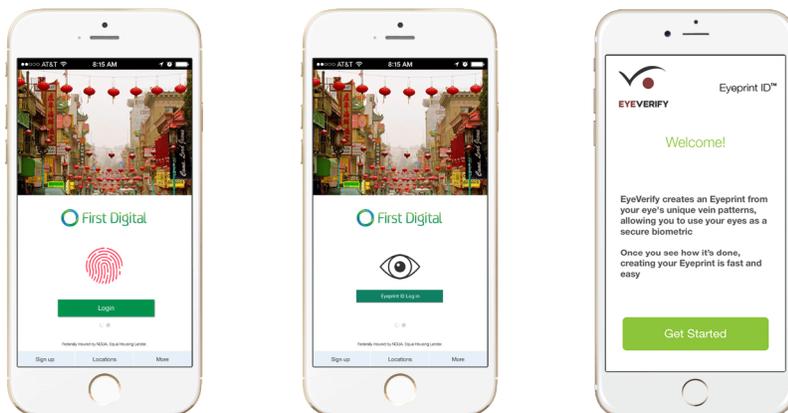


# Biometric Authentication

Improve mobile security and deliver an easier means of user authentication with biometric fingerprint and Eyeprint technology.

Digital Insight leverages innovative, built-in technology to help you drive higher active use of your Mobile Banking Apps by enhancing them with a faster, easier and more secure login experience.

User credentials are at risk. Fraudsters target, steal and dupe end users, in order to obtain usernames and passwords. Biometric authentication often requires physical access to the device, greatly limiting many attacks against passwords. The technology simplifies the login experience with credentials that do not have to be remembered, recalled, or managed.



62 percent of US adults have cited security concerns as their reason for not using mobile banking.<sup>1</sup>

31 percent of consumers prefer fingerprint matching for online identification over any other biometric authentication method. Eye scanning is their second most preferred biometric authentication method at 11 percent.<sup>2</sup>

## Financial Institution Benefits

### General Benefits

- As adoption of the feature grows, your costs associated with password resets, lockouts and call-center inquiries are expected to decrease.
- This form of security is cost-efficient and convenient for end users, while also enhancing the Mobile Banking experience.
- Biometrics cannot be shared and are more resistant to social engineering attacks.
- Social acceptance is quickly growing, especially with the release of Touch ID, which is commonly used by large companies like Facebook and Amazon.
- This simple addition eases friction in the login experience, making it easier for your customers to stay engaged with your financial institution.

## Touch ID

- Available for free – financial institutions need only opt in to enable it.
- Already widely used among Apple users due to exposure to apps in other verticals.

## Eyeprint ID

- Available for purchase – contact your relationship manager to enable.
- Device-agnostic and works on just about any mobile device with a front-facing 1-megapixel camera.\*
- Delivers a quick and easy method for end users to verify their identity to access digital banking.

## End-user Benefits

### General Benefits

- Fast, easy, non-invasive means of login.
- Reduces issues associated with passwords.
- The biometric uniqueness of every user drastically mitigates the odds of successful mass brute force attacks.

## Touch ID

- Leverages a favorite feature of newer Apple device users and easily assimilates into their existing habits and mobile lifestyle.
- Becomes an extra-convenient login option because the device is already in the user's hand.

## Eyeprint ID

- No need to remember a password. This feature delivers on consumer demand for easier, more innovative ways to access their banking information via their mobile device.
- No additional hardware required. Eyeprint ID works on a wide range of mobile devices with a front-facing, 1-megapixel camera.
- Straightforward use since end users are only required to look at your front-facing camera, which they already do when checking their phone.

## Drive Adoption and Active Use

Self-serve marketing campaigns for Touch ID, Eyeprint ID and a combined campaign are available in the Admin Platform at: **Admin Platform> Marketing> Mobile Banking> Mobile Biometrics Ready-to-Launch Assets**

For more information on Mobile Banking Apps and Biometric Authentication, contact your relationship manager.

Consumers top-five considerations in using biometric authentication are:

1. Privacy (25%)
2. Accuracy (22%)
3. Cannot be replicated (20%)
4. Ease of use (15%)
5. Speed (5%)<sup>2</sup>

\* The list of mobile devices that support Eyeprint ID can be found at <http://www.eyeverify.com/banking-and-financial-supported-devices>

<sup>1</sup> Board of Governors of the Federal Reserve System, Consumers and Mobile Financial Services 2015, March 2015.

<sup>2</sup> Javelin, BIOMETRICS IN BANKING AND PAYMENTS: Versatile Voice Faces An Apple-Led Fingerprint Revolution, January 2014.

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