



CASE STUDY

FLEXCUBE INTEGRATION

INDUSTRY - BANKING, FINANCIAL SERVICES AND INSURANCE



www.innait.com

This integration was done for an Indian private sector bank established in 1926 in Tamil Nadu. As of November 2020, the bank had 566 branches in 19 states and 1 union territory.

OBJECTIVE OF THE BANK

To enhance security by Two factor authentication using biometric for their CBS

THE EXISTING SYSTEM USED BY THE BANK

- No. of users – 3,000+ concurrent users
- CBS – Flexcube
- The CBS was protected by Single Factor Authentication (Password)
- Problems with the conventional 'User ID & Password' based security systems are:
 - Password/Identity theft was possible and exchange of password within colleagues was common
 - Password policy was required to ensure consistency and uniformity
 - Periodic password changes required to ensure data security

THE BANK'S REQUIREMENT

- Bank needed to ensure secure login with complete logs
- Financial application is a critical application, so only limited people have access to it
- As per-user cost of the application is high, Bank must share a common User-ID and Password with their employees
- Bank needs to maintain the complete log for audit and compliance

HOW PRECISION HELPED SOLVE THE ISSUE?

Precision Biometric proposed InnaIT –2FA to be integrated with the Financial Application and provide the required Biometric based two-factor authentications, where Financial Application uses single User ID for multiple InnaIT IDs.

InnaIT – 2FA: The solution is designed to integrate Fingerprint Biometric with the existing Application as an enhanced Security layer. 2FA solution is a client server / browser-based environment.

2FA consists of the below mentioned three components:

- **Client Driver** – The client-side driver needs to be installed. It contains the fingerprint capturing and extraction process.
- **InnaIT Server** – InnaIT Server Component contains the fingerprint matcher, DB and Application Configuration Modules.
- **Hardware** – Scanner will be connected to every PC/ Thin client via USB port

InnaIT Framework has introduced 2FA application which is platform agnostic, and it can be integrated with any of the customer applications. Precision has integrated Bank's Financial Application with 2FA. Bank has limited number of licenses of Financial Application where they need to assign this user ID to many branch employees. To mitigate this issue and save licensing costs, Precision has introduced the unique solution where multiple InnaIT users will be assigned to one single application user. InnaIT will maintain the separate logs of each InnaIT users, where every user will be logged in using Biometric. In Financial Application, Banks wanted to use common user id Login to save the user license cost, whereas at the same time InnaIT can distinguish these different users using InnaIT Logs.

HOW DID IT BENEFIT THE ESTABLISHMENT?

This integration by Precision helped the bank enhance the security with Biometric Authentication which preserves the confidentiality of sensitive data. It can also capture User Access Logs for Audit & Compliance.