



CASE STUDY

# FINACLE INTEGRATION

INDUSTRY - BANKING, FINANCIAL SERVICES AND INSURANCE



[www.innait.com](http://www.innait.com)

It is a major Indian nationalized bank based in Tamil Nadu, India, with about 3,214 domestic branches, about 4 foreign branches and representative office.

## OBJECTIVES OF THE BANK

- To enhance security by Two factor authentication using biometrics for their CBS
- To enable Biometric based attendance system

## THE EXISTING SYSTEM USED BY THE BANK

- No. of users – 20,000+ concurrent users
- CBS – Finacle
- 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 in emergency
  - External hacking of the system was possible
  - Periodic password changes to ensure data security
- Using conventional attendance register for attendance management

## 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 of the same
- As per-user cost of the application is high, Bank must share the common User ID and Password with 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 & provide the required Biometric based two factor authentications, where the financial application uses single User ID for multiple InnaIT ID's

- **InnaIT – 2FA:** The solution is designed to integrate Fingerprint Biometric with the existing application as an enhance security layer. 2FA solution is a client server/browser-based environment. **2FA consists of the three components, they are mentioned below:**
  - **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 every InnaIT users, where every user will be logged in using Biometric.

In the Financial Application, Banks wanted to use common user id Login to save the user licence 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.