



## CASE STUDY

# FINANCIAL INCLUSION

INDUSTRY - BANKING, FINANCIAL SERVICES AND INSURANCE



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

## Background:

One of India's largest banks with the largest branch network and 6 associate banks located even in the most remote parts of India.

## Objective

- To provide a financial inclusion solution for people who don't have direct access to the bank
- Financial Inclusion is aimed at providing banking financial services to all unbanked public (i.e rural and urban) cut off from banking services savings, credit, remittance/fund transfer are some of the services

## Existing System

- Bank has the various branches in tier 1 2 3 cities plus some of the large villages
- Bank wants to cover the smallest village or remotest place of India to provide Financial Inclusion
- Even after establishing these many branches there are still some villages or areas which are out of the Bank's reach

## Requirement

- Customer's authorization to be done over the internet via online client/server model

- Transaction enablement even at limited or low bandwidth
- Size of each fingerprint template should be 1K to speed up the transit time at low network speed
- Heterogenous Environment Management for customer identity using Laptop, Tablet and Mobile Platform for Biometric Verification
- At least six fingerprints need to be enrolled for each customer
- Authentication server with enablement of giving appropriate messages
- Secure verification and transactions processed by the bank's server on global online basis

### Solution Deployed

Precision Biometric teamed with IIT, Madras (Rural Technology Business Incubator) and proposed fingerprint based biometrics authentication for the customers over the internet, which eliminates the complex process of authentication through PIN and Password

**Biometric Solution:** The solution is designed to integrate the Biometric solution in a client server architecture solution consists of the below mentioned two components:

- **Device Driver:** The client-side driver contains the fingerprint capturing and extraction process
- **Cloud Server:** Cloud server contains Biometric Engine, Database, Configuration and Synchronization Modules
- **Hardware:** Scanner will be connected to every PC/Laptop Mobile, Tablet and Thin client via USB/Micro USB port

### Benefits:

- Ease of use with Heterogenous Environment Support in term of Android, Windows, and Unix Server
- Takes away the complexity of authentication through PIN and password
- Cost effective solution

