



CASE STUDY

TWO FACTOR AUTHENTICATION IMPLEMENTATION

INDUSTRY - BANKING, FINANCIAL SERVICES AND INSURANCE



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BACKGROUND:

One of successful Private Sector Banks in India. The Bank has started foreign transfer facilities back in 1970 's with full-fledged banking operations The Bank has implemented CBS in 2008 with other Banking and Financial Applications.

Objective

To minimize Licensing cost by integrating Two factor authentication using biometrics for Financial Applications

Existing System

- The Financial Solution 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

Requirement

- Bank wanted to minimize the per user licence cost of the financial application
- Bank needed to ensure secure login with complete logs of the users

- 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

Solution Deployed:

- 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 ID's
- **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 consist 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 license 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 user's will be assigned to one single application user InnaIT will maintain the separate logs of each and every 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 licence cost, whereas at the same time InnaIT can distinguish these different users using InnaIT logs.

Benefits

- Minimizing the licensing cost
- Enhance the security with biometric authentication
- Preserves confidentiality of sensitive data
- User access logs for audit and compliance