



# HID® Fingerprint Biometrics Help a Prominent Bank in Singapore Achieve Extraordinary Customer Service

## THE CHALLENGE

Banks today are looking to invest in progressive technologies to enhance security and elevate service levels. Singapore's banking and financial industry is no different. Until recently, one of the "Big Three" banks in Singapore was bogged down by burdensome manual processes when identifying customers and granting access to secure areas, such as safe deposit boxes. This was not only painful for bank employees, but also tarnished the overall experience for bank customers and VIPs who frequent the private access lounges located inside the financial institutions.

A typical authentication process involved customers waiting in lines while bank representatives manually checked ID cards and logged details into the banking system. If a customer needed to access their safe deposit box — located within the VIP lounges — they had to endure another round of authentication to enter the restricted area.

Beyond the nuisance of waiting and multiple steps of identification, customers also had to demonstrate patience around the bank's severely outdated method of capturing and recording visitor details and access logs — all done by manually writing the information in paper notebooks. For example, if the bank needed to confirm when a customer last visited, an employee had the tedious task of culling through notebooks line by line searching for a particular entry. The lack of an automated audit trail left the bank open to risk and extremely inefficient, impacting the overall banking experience.

The bank engaged its technology partner, [NEC](#), for a biometric solution. NEC explored basic fingerprint scanners — but soon found they were unable to capture difficult fingerprints. The basic fingerprint readers could not provide accurate matching primarily due to wet or dry skin. Customers were not pleased — especially when asked to try over and over to capture an accurate biometric scan.

## THE SOLUTION

Working through the distributor, [Apps-Connect](#), NEC helped the Singaporean bank select the [HID® Lumidigm® V-Series fingerprint reader](#) to solve its authentication issues.

NEC tested numerous fingerprint readers and determined the HID Lumidigm device to be an ideal fit for this use case – with the main selling points being HID's reputation for easy-to-use readers and its ability to capture the most difficult finger types.

This superior matching performance is achieved based on [HID's patented multispectral imaging \(MSI\) technology](#) which uses multiple light colors from different angles to read both the surface and subsurface biometric details of the finger.

The Lumidigm fingerprint solution can authenticate customers regardless of skin being too dry, damaged, wet, oily, dirty or wrinkled. It can also capture details across various demographics and skin tones — returning clear, usable fingerprint images regardless of finger variances.



Dirty



Aged



Dry



Wet/Oily



Damaged



Diversity



### HID Lumidigm V-Series Fingerprint Readers

- Superior user experience
- Accurate matching with HID-patented MSI technology
- Endpoint security for maximum network and data protection
- Advanced ISO 30107-3 PAD Level 2 compliance against spoofing
- Irrefutable proof of presence and audit trail
- Fast, accurate, secure and easy to use

## THE RESULTS

For the bank, speed and service were two top concerns. Working through NEC and Apps-Connect to deploy HID Lumidigm readers across the branch, fingerprint biometrics proved to deliver fast and impressive validation for bank customers and employees alike.

“Both the branch managers and customers talk about how great the HID Lumidigm readers are, and how much they enjoy using the upgraded authentication solution,” said Helen Chua, Senior Sales Director, NEC Asia Pacific. “I’ve been told that the use of biometrics really helped lift the customer experience across their various ID touchpoints.”

A rewarding, customer-first banking experience is anchored by great biometric authentication. HID’s technology reduces implicit matching bias and errors and is able to:

- **Capture difficult fingerprints** (dry, wet, dirty, oily, wrinkled, damaged) in challenging environments (direct sunlight, dark, hot, cold, rain)
- **Detect spoofs** ([ISO 30107-3 PAD Level 2 compliant](#))
- **Match with acute accuracy** (lifts the user experience by accepting legitimate users while rejecting fake or illegitimate users)

Today, fingerprint biometrics add value across this prominent Singaporean bank — from managing main entrance and safe deposit access to keeping a record of customers entering the private lounge area. “The bank now has unquestionable visibility and an irrefutable audit trail to prove when and where individuals access the bank’s safe deposit boxes,” said Chua. “It’s all automated and very streamlined, thanks to the HID Lumidigm fingerprint technology.”

The bank attributes much of its customer satisfaction to being able to accurately authenticate customers quickly. The smooth experience is followed by a message welcoming each individual to the facility. “The VIPs are quite intrigued with biometric authentication. Biometrics make for a much-improved customer experience across the banking system,” reflected Chua. “It simply makes customers happier.”

Since implementing the HID Lumidigm fingerprint readers, the bank branch manager shared with NEC that more customers are returning to the bank to enjoy the private access VIP lounge. “This futuristic experience encourages customers to return,” commented Chua.

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