



## Fingerprint Recognition

Biometric authentication for Internet financial transactions

### Take the risk out of Internet commerce

A recent Meridian Research study projects that by 2006, financial institutions will lose \$8 billion to identity theft. The true cost, however, is much higher. For every dollar lost, four more are spent identifying and prosecuting the criminal.

At US Biometrics, we're experts in integrating biometric technology with the needs of business. Always aware of the delicate balance between security and privacy, we offer strategies to protect your assets, your employees and your bottom line.

**Internet banking fraud. Unauthorized wire transfers. Rampant identity theft. Malicious hacking. Criminals' skills are constantly evolving, and your Internet security should be, too.**

Web-based commerce offers consumers and businesses the ultimate in convenience. It also has the potential for bringing staggering losses to financial institutions and merchants. Banks, e-businesses and transaction processors must protect data from unauthorized intrusion whether it comes from within the organization or from external hackers.

QrL™ fingerprint identification, designed for financial institutions, transaction service providers and their merchants, eliminates security concerns and protects sensitive data by authenticating an authorized user's unique fingerprint.

### Taking security to a higher level—the server

When a computer recognizes a PIN or password, it's acknowledging the numbers and letters keyed—not the person entering them. That's why PINs and passwords on a desktop computer are so vulnerable. With a few keystrokes, a hacker can easily steal the data needed to conduct fraudulent wire transfers, credit card purchases, online banking or other electronic business.

Because security is weakest at the remote computer, QrL works with a Web browser at the server level without any record of PINs, passwords or biometric data on the local machine. Easily integrated into existing Web infrastructures, QrL captures the user's fingerprint on a portable, lightweight reader at the local machine, then translates and encrypts the



Biometrics is fast becoming the global standard for authentication because of its accuracy, reliability and growing affordability.



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biometric data to be sent to the server for authentication. The authentication database, compiled through a simple enrollment process, can be maintained on your corporate server or off-site by US Biometrics.

### Central control and administration

Internet access isn't the only security issue business faces today. If you're still using passwords and PINs to protect your premises and computers or to verify employee time and attendance, your bottom line is at serious risk. Qrl works with CentralQ™, an administrative module that coordinates a full range of US Biometrics solutions and services for physical access control, network security, electronic transactions and time/attendance. Every product in the CentralQ suite is fully scalable, adapted specifically for business and compatible with leading business software.

### US Biometrics

#### Identifying the future

Headquartered in Naperville, Ill., and founded in 1997, US Biometrics designs and deploys a range of biometric technologies for corporate, financial, governmental, healthcare and educational clients who require biometric authentication of customers and employees. For more information, call 630.922.8200 or visit [www.usbiometrics.com](http://www.usbiometrics.com).

U S B I O M E T R I C S

Identifying the future.

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