

Biometrics: the science of security

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Biometrics has become a rich-and-secure solution that is very much a part of the present, not some distant future. Implementations can be robust, reliable and uniquely coded to the individual, delivering an extra layer of protection for the bank, the business and the individual.



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Biometric solutions can be found in financial institutions and hospitals around the world and, in some very remote and rural areas, fingerprint biometric systems have been used to ensure that children receive the correct vaccines.

Biometric authentication has helped retirees receive their pension funds and reduced the risk of fraud. Hospitals have biometric systems to authorise electronic prescriptions, curb drug diversion and even expedite workflows.

Countries like Brazil have implemented fingerprint biometrics at the ATM so that users no longer have to remember PINs, and you may have enjoyed an extra layer of security while using a biometric fingerprint reader at the teller at your local bank here in South Africa.

Although concerns about it are often voiced, privacy isn't at risk as your fingerprint need not be stored on the device and cannot be recreated from a template for use by someone else. Furthermore, while the idea of fingerprinting is a familiar concept in law enforcement, the collection of unique biometric information for identity verification in commercial applications such as banking does not require interoperability with other systems. Your information is secure and the only thing you gain is the knowledge that only you can access your transaction data.

Fake finger won't work

Modern biometric devices have a 'liveness detection' capability, which means they will not authenticate with a copy of your fingerprint (a fake finger) or without you actually present. This capability ensures that your data and finances can only be accessed by your information and unique fingerprint. An additional layer of system security encrypts all data to prevent hacks or other tampering.

Biometric authentication ensures that people who are at risk of theft or fraud can be assured of the absolute security of their finances and bank accounts. Only they can pass the biometric test and access their funds. Biometrics presents a very real solution to issues around data theft, security and health - all at the touch of a finger. It is the future of security in so many ways, not least of which being convenient, easy to use and simple.

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