# Case Study

### Location

Oklahoma City, OK

# Needs

To further secure monetary transactions from one bank to another within the banking system.

### **Applications**

Windows PCs, Windows NT network, various network applications

### **DigitalPersona™ Products**

- U.are.U<sup>®</sup> Pro Workstation Package
- U.are.U<sup>®</sup> Pro Server Software

### **Overview**

The Bankers Bank was depending on a password system to authorize staff for receiving and transferring funds within their system. Staff replaced the cumbersome process of daily password changes by implementing U.are.U Pro. Therefore, security was improved and IT costs went down. Initially, U.are.U Pro will be used in 140 of the 280 banks in Oklahoma.



# The Bankers Bank

# Security Challenge

The Bankers Bank was concerned about the risk of fraud within electronic monetary transactions from their customer banks. Additionally, Federal Banking Regulators were signaling that increased security will be required in the near future. While the bank had not experienced a security breach to date, they knew that the potential for a breach was great and could involve millions of dollars. They wanted to enhance their security.

The bank was using a high-security password system in which passwords were required to change continuously. The Bankers Bank knew that frequent password changes were inconvenient and cumbersome. They were concerned that this practice increased the risk of users writing the password down and, as a result, increasing the likelihood of access by unauthorized personnel. As a result, The Bankers Bank began searching for a solution that would eliminate password access entirely.

# **U.are.U Solution**

The bank turned to DigitalPersona's U.are.U Pro to eliminate the need for passwords and significantly improve security within their system. Bank employees no longer have to remember a series of continuously changing passwords. They merely touch their finger to the U.are.U Sensor and they are immediately authorized.

"Passwords can be a big problem within the corporate banking environment," said Troy Appling, Vice President, The Bankers Bank. "By using the U.are.U Pro biometric system, we are reducing the risk of unauthorized people accessing information that could result in millions of dollars in fraudulent activity — not to mention reducing the number of users locked-out of the system because of incorrect or forgotten passwords."

The Bankers Bank will initially deploy U.are.U Pro in 140 of the 280 banks within the state of Oklahoma. Now, when a bank with U.are.U Pro needs to initiate a transaction, the user at the sending bank authorizes the use of the system with a finger scan. The transactions are then accepted by The Bankers Bank for further processing.

## **Benefits of U.are.U Pro**

- Productivity increase as bank employees quickly make transactions without the need to remember continuously changing passwords.
- Eliminates calls to The Bankers Bank IT staff to reset forgotten passwords.
- Heightens security as mandated by the Federal Banking Regulators.

### About DigitalPersona™

DigitalPersona, developer of the innovative U.are.U biometric security solutions, brings both heightened security and convenience to businesses and government. As proven by independent tests and hundreds of thousands of customers, U.are.U delivers time-tested, leading-edge biometrics technology for PCs and networks. The U.are.U line of user authentication systems have won numerous industry awards including Secure Computing Best Buy, PC Magazine's Editors Choice and Network Computing Editor's Choice.

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