

13-14 MARCH 2017
ABU DHABI
ABU DHABI NATIONAL
EXHIBITION CENTRE
WWW.MEFTECH.AE

MEFTECH

MEFTECH **LIVE DEMOS**



INDUSTRY FIRST RISK BASED FUSION BIOMETRICS (SPEECH, VOICE AND FACIAL) AUTHENTICATION



INNOVATOR: DEEPAK PANIGRAHY, EZMCOM INC

www.ezmcom.com

PROBLEM ADDRESSED BY THIS INNOVATION:

Security with User Convenience. While it removes the conventional issues with SMS OTPs and PINs, the solution addresses the concerns of users' physical environments, thereby, eliminating the drawbacks of conventional "one-type only" biometrics solutions in the market.

KEY BENEFITS:

- User Convenience - whether you are in dark area or noisy environment, Fusion biometrics helps in authentication in both "either" and "AND" forms
- Security - Identifies the true identity of the user with their passphrase, voice modulations and facial authentication, with advanced liveness detection features such as movement of lips and blinking of eye
- Smartphone based SDK adoptable for all channels in both online and offline modes of authentication - makes it available in the pocket of every user with few taps

PREVIOUS AND EXISTING CUSTOMERS:

Ezmcom is getting used in 200+ Enterprises and 20+ large banks. Some of them include: Royal Bank of Scotland, Axis Bank, CIMB Bank, Hong Leong Bank, Bank Rakyat, Abu Dhabi Commercial Bank, First Gulf Bank, Qatar Islamic Bank, VISA, Fiserv, Louis Vuitton, Qatar Airways

INNOVATION DESCRIPTION:



Ezmcom Fusion Biometrics is industry's first biometric solution designed to aid the end users, thereby, ready for mass adoption unlike conventional solutions with challenges with user environments.

1. EZMCOM's facial recognition technology uses advanced pattern recognition models and captures images in real time to select areas of the face with dense information values. Each human face has approximately 80 nodal points. Some of these measured by EZMCOM software are: Distance between the eyes, width of the nose, depth of the eye sockets, the length of the jaw line etc. These nodal points are measured creating a numerical code, called a face print, representing the face for subsequent recognition.
2. EZMCOM's Voice Biometrics is a type of strong authentication for mobiles involving authenticating a speaker based on numerous voice characteristics, such as vocal tract geometry, harmonics, pitch and range. It offers the potential to provide an almost invisible authentication experience with a high degree of irrefutability. With improvements in microphones and processing power of mobile devices and servers, voice biometrics offers reliable, spoof-protected authentication, even in challenging environments. Essentially, better voice capture and additional computer processing power enable more sophisticated algorithms to be implemented in the authentication.

HOW DOES THIS INNOVATION ADD VALUE?



Ezmcom's Fusion Biometrics solution helps in:

- **Improved and best end user convenience:** Addressing the concerns of facial-only and voice-only authentication where users struggle to authenticate themselves in dark or noisy areas respectively, Ezmcom's fusion biometrics helps in authenticating in either facial or voice mode irrespective of the end users' environment.
- **Providing security at its highest level:** Ezmcom's fusion biometrics authentication gives the banks the dynamic capability to adopt the technology on real-time basis for challenging the user depending on risks. For example, for transactions less than \$10K in mobile banking, user might authenticate herself using either facial or voice authentication but for transactions for more than \$10K in mobile banking, the banks can enforce dynamically to authenticcte the user for both facial and voice authentication.
- **Protecting the privacy of end users:** The biometric data of the end user is, always, the property of the end user and is stored safely within the mobile application on his smartphone, thereby, protecting the data privacy concerns of end users and also, addressing any issues that might arise out of any thefts on banking infrastructure. Ezmcom uses a unique qay of verifying the biometric fingerprint using a concept, Biometric OTP, patented by Ezmcom for verifying the user and session identity at the server.
- **Bringing the technology in the pckets of every individual** through smartphones based SDKs, ready to be integrated into flagship Mobile Banking app of each bank.