BIOMETRIC VERIFICATION FOR BANKS ACCOUNT OPENING

Back ground

Government of Pakistan has made biometric verification mandatory for bank account opening. Bank are required to authenticate the personal identity of customers opening bank account from NADRA database for this purpose NADRA has developed a biometric verification service named as BISOYS.

1. **Biometric Verification System (BISOYS) Features**
    a. **BISOYS;** NADRA expose Biometric CNIC verification web-service which after verifying the customer fingerprints share the customer detail as per CNIC.
    b. *Kiosk Solutions* has developed a solution for public and private sector clients to utilize **"BISOYS",** to this end company has developed a solution both hardware & software inclusive to carry out activities at Client's end so that customers fingerprint and other details are verified online through NADRA database.
    c. Accurate authentication of individuals from national database.
    d. Once individual's finger print is verified from NADRA's database, data comprising of nine fields is shown directly from NADRA's database, without

human intervention a transparent & accurate data population at clients' end application.

    e. It reduces processing time by eliminating excessive paper work.

    f. Verify proof of life at the point of service acquisitions.

2. **Communication:** Communication between NADRA and client will be established through Secure VPN, avoiding network congestion with data & version download capability.

3. <u>**System Requirements**</u>

    a. **NADRA** will only be exposing their web-services to the client.

    b. **Technical Activities at Clients' End;** the product is hardware/software intensive. Client is required to manage technical activities like, connectivity, biometric devices, client end application its installation and operations, etcetera.

    c. For smooth operations it is recommended that all such activities are undertaken by a **third party (IT Firm)**; with an important role to act as a go between NADRA & Client, to perform specific role / tasks.

4. **Third Party Role**

    a. Will help and facilitate clients in provision of hardware & software to be used at client end.

    b. Will coordinate activities between NADRA & Client for smooth operations.

    c. Will also provide after sales maintenance and services.

    d. Will address client complaints & will facilitate their resolution.

5. **The Proposed Solution.** *Kiosk Solutions* has developed a turnkey solution comprising of both hardware and software segments to be used at client's end. Solution has been developed to be used with desktop/laptop computers or with a smart device.

    a. **Middleware** will be deployed at Banks' server that will on same Vlan as NADRA offers, this application will communicate with NADRA main server and record every action. The Middleware besides biometric verification

can retrieve relevant data of the individual from NADRA required for account opening.

b. **Client End Application;** account opening data retrieved from NADRA will be populated in this application. The application will further populate data in the client's database. For this purpose in case required the interface will be developed as agreed mutually.

c. **Hardware:** Provision of finger print digitizer (As approved by NADRA), which will be linked with Client's server to handshake with NADRA. The arrangement will enable Bank to deploy multiple digitizers at multiple locations through a single network connection.

Proposal

NADRA will only be exposing their web-services to the client, whereas, Client is required to manage technical activities like, connectivity, biometric devices, client end application its installation and operations, etcetera. For smooth operations it is suggested that all such activities be outsources to *Kiosk Solutions* to manage related technical activities for the client like, biometric devices, client end application its installation and operations, etcetera.

Contact Détails

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