

Verifast™: Palm Authentication

**Prevent Fraud, Reduce Transaction Times and Improve Satisfaction
Using Powerful Biometric Authentication from Fiserv**



Implementing measures to combat fraud without hampering service delivery is a tricky balance. Verifast: Palm Authentication from Fiserv uses the latest biometric technology to help you mitigate fraud while reducing transaction times and enhancing the branch experience.

A highly reliable means of personal identification, Verifast: Palm Authentication uses biometric technology to scan the vein pattern of the palm. Authentication is unobtrusive and reduces fraud risk by presenting information to tellers and service representatives—quickly, consistently and accurately—before the financial transaction gets underway. This enables your tellers to easily spot fraud while efficiently fulfilling requests and completing transactions.

Reliable Authentication

To reduce the risk of fraud, the scan information captured on the Palm Authentication device authenticates an individual to the core account processing system before sending instructions to the host or front-end system to populate the account holder screen and present the profile to your front-line staff. Palm vein scanning is a highly reliable method of identification. Palm vein patterns are complex with greater than 5 million reference points providing superior accuracy.

Reduced Transaction Times

Palm Authentication makes accessing authentication data easy and efficient, eliminating the exchange of IDs, reducing keystrokes, eliminating search screens and inaccurate selections, minimizing errors and speeding transactions. Privacy and personal data are protected, without an uncomfortable exchange of sensitive information at the front counter.

Superior Security

Palm vein patterns are stable throughout life and are not affected by external factors such as glasses, contact lenses, cuts/abrasions, dry skin or lotions. Veins are hidden under the skin and detection requires blood flowing through the veins, making forgery virtually impossible. Consumer acceptance is high since palm authentication is hygienic, intuitive and easy.

Improved Service and Satisfaction

When tellers use Palm Authentication, they gain more time for personal interactions and can provide the high-touch service that's vital to building relationships. Because Palm Authentication speeds transactions, account holders will experience faster service while your staff will have more opportunities to develop the banking relationship and cross-sell valuable offers.

Additional Options

In addition to Palm Authentication, the tablet-based interface offers flexible service delivery options to further enhance the branch experience.



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Electronic Receipts

Verifast: Electronic Receipts extends the convenience of signature capture and receipt capture to the tablet device, and places it at the fingertips of the accountholder.

Market, Cross-Sell and Communicate

Optional features for Verifast allow you to enhance your front-line marketing efforts by enabling you to present rich media, customized surveys, cross-sale offers, and voting and dynamic messages on the screen of the Verifast authentication device.

Key Features

This industry-leading solution provides the efficiency, marketing support and ease of implementation your organization requires for a successful deployment of vital biometric authentication technology.

Advanced, Reliable Security

Palm Authentication provides highly precise and secure biometric recognition, allowing for nearly 100 percent identification accuracy. The solution is reliable, easy to use and non-intrusive, providing your accountholders the use of advanced technology on the front line.

Enhanced Efficiency

Palm Authentication interfaces with and instantly retrieves the accountholder's personal profile from your account processing system—displaying it to the teller. This process reduces manual data entry and gives tellers more time for personal interaction on the front line.

Front-Line Marketing

The solution uses tablets that offer a color touch screen to convey marketing and informational messages to accountholders during the transaction. It's a versatile and immediate way to reinforce your brand, call attention to special rates and provide other information. Optional marketing features enable you to use your tablet screens to cross-sell additional products and services,

conduct surveys and voting, and accept charitable donations with complete end-of-day reporting on your marketing activities.

Easy Implementation

The devices used by Palm Authentication are designed for simple, seamless integration with your account processing or front-end solution.

Value-Added Integration

For effortless document management and streamlined service, Palm Authentication also integrates with document management, signature capture and receipt capture solutions from Fiserv, with support for third-party solutions as well.

Key Benefits

- Reduces the risk of fraud using advanced biometric authentication technology
- Provides secure, accurate access to accountholder information
- Reduces keystrokes and keying errors for greater efficiency and quicker transactions
- Gives tellers more time to provide personal interaction and high-touch service
- Improves satisfaction by speeding transactions and demonstrating a commitment to protect personal data
- Increases revenue opportunities by freeing staff to cross-sell other products and services
- Delivers strong ROI through efficiency gains
- Offers teller-line marketing and cross selling tools through optional marketing modules

Connect With Us

For more information about Verifast: Palm Authentication, contact us at 800-872-7882, email getsolutions@fiserv.com, or visit www.fiserv.com.