

# Unibank Deploys Biometrics for Customer Identification Banking System in Haiti

## Problem Statement

Fraud through stolen and falsified identities is a major concern for financial service providers in any country. Unibank Haiti began to evaluate implementing a biometric solution to easily integrate with their core banking system that provided a biometric enabled debit card to identify customers to ensure simple, fast, and secure transactions throughout the country. Plus, Unibank needed a secure identification network that had the flexibility to include remote areas as part of their branchless banking system and the scalability to meet future territorial expansion.

## Client Profile

Unibank, S.A. is one of Haiti's largest private commercial banks with more than 800,000 customers. The bank was founded in 1993 by a group of Haitian investors and is the main company of Groupe Financier National (GFN).



It opened its first office in July 1993 in downtown Port-au-Prince and has 43 branches throughout the country as of 2013. Unibank has become "the Bank leader of Haiti," and a capital leader in profitability by customers, savings deposits in the province of deposits, and international operations.

## Challenges

Unibank of Haiti is physically represented through its brick and mortar branches in 21 towns. However, there are many additional cities, towns and neighborhoods that do not have access to banking services. Unibank was looking for a customer identification solution to complement a new branchless banking system that expanded its banking network and customer access throughout the country (including remote areas) to facilitate easy and convenient banking transactions at ATM counters with debit cards. It was critical that the biometric identification system worked seamlessly and provided accurate identification for simple, fast and secure banking transactions.

## Solution

In 2014, Unibank narrowed its search for a technology to expand their remote network and they chose to implement **Hybrid Biometric Platform™** identification technology with fingerprint biometrics from M2SYS with their core banking system to introduce fast, simple and secure branchless banking facilities.



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By implementing this sophisticated technology, Haiti's Unibank has been able to introduce biometric enabled secured debit cards to their existing and new customers throughout the country. Unibank has provided millions of Haitians the ability to make transactions from anywhere within the country through biometric enabled debit/credit cards.



With this biometric ID debit card, customers can now make transactions such as deposits, withdrawals, bank transfers, and money transfers. The system uses fingerprint biometrics along with a secret, unique code to authorize transactions on Unibank's ATM network. Overall, the system helps Unibank to retain and expand its broad customer base throughout the country.

**Hybrid Biometric Platform™ (HBP)** is an enterprise-ready biometric recognition system that supports fingerprint, finger vein, palm vein, and iris biometrics. HBP is "plug-and-play" with any of these biometric modalities, ensuring near 100% read rates for any biometric technology implementation.



**HBP** is a revolutionary solution that enables integrators to tailor any deployment model based on the unique needs of their customers and/or end users, and easily switch between four biometric engines without having to install any new software. Here are some additional features that help empower integrators to easily deploy any biometric identity management project:

- ❑ Allows companies that are integrating HBP to remain focused on their core product(s)
- ❑ Eliminates the cost and burden associated with the maintenance and support of a tightly integrated biometric SDK
- ❑ Enables integrators to easily and immediately leverage advancements in biometric technology without affecting the host application
- ❑ Host application does not have to be compiled with HBP at run-time



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## Benefits

By utilizing **Hybrid Biometric Platform™ (HBP)** from M2SYS, Unibank of Haiti has easily implemented a fingerprint biometric identification system into their core banking system without having to install any new software. The technology smoothly integrated with their system to provide biometric banking customer identification within their banking network throughout Haiti. The system also provides a simple and affordable licensing model that enables Unibank of Haiti to deploy an effective biometric fingerprint identification system that provides secure ATM network banking transactions for all customers even those in remote places.

Due to the fact that biometrics are unique for every individual, this technology can accurately and automatically identify anyone within seconds, helping to bring security and efficiency in a convenient way. Here are some major benefits that biometrics brought to Unibank Haiti to help in their efforts of revolutionizing banking facility access throughout the country:

- Accurate customer identification
- Fast and secure loan process
- Concrete audit trails of transactions
- Prevention of debit/credit card fraud
- Prevention of identity theft

## About M2SYS

With over a decade of experience and millions of end users in more than 100 countries worldwide, M2SYS Technology delivers innovative, scalable, and practical identity management solutions that increase security and convenience while saving money, building accountability and establishing trust for governments and businesses around the world. M2SYS is **ISO 9001:2008** Quality Management System (QMS) Certified Company and registered vendor for The **United Nations Global Marketplace** portal (UNGM # 377090).



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