



# Grupo Elektra: Banco Azteca

## LOCATION

Headquartered in Mexico City with branch locations in Mexico, Panama and Guatemala.

## OVERVIEW

Banco Azteca, a subsidiary of Grupo Elektra, Latin America's leading specialty retailer, consumer finance and banking services company, needed a better method to help customers protect their savings and credit accounts from fraudulent use. Banco Azteca also wanted to strengthen their internal controls.

Biometria Aplicada, a premier DigitalPersona reseller in Mexico City dedicated to providing biometric authentication systems, worked with Grupo Elektra to develop a solution based on DigitalPersona's Platinum SDK.

## NEEDS

- Protect customers' savings and credit accounts from fraudulent use
- Secure employee access to bank vaults
- Time and attendance control

## APPLICATIONS

Customer authentication to secure banking and credit transactions. Employee authentication for branch executives, tellers and vault access.

## DIGITALPERSONA PRODUCTS

- DigitalPersona® Platinum SDK
- DigitalPersona Platinum Integrator Package



## Security Challenge

Seventy percent of the population in Mexico lives in rural communities without access to banking or credit services. Those that do have access often lose or have their account identification cards stolen. With over 91,000 credits being authorized weekly over the bank's network, including 7.3 million operations and 10 million transactions, Banco Azteca needed to ensure the security of their customers' accounts. They wanted a solution that could be used in rural and urban communities that increased network security and protected its customers from bank fraud.

## DigitalPersona Solution

Convinced that a fingerprint system was the most convenient and secure way to authenticate customers, Grupo Elektra asked Biometria Aplicada to devise a biometric system for testing. Many of their customers were farmers and construction workers whose fingers were damaged and worn. If they were to adopt a fingerprint-based authentication solution, it needed to be sophisticated enough to image and authenticate these difficult fingerprints.

After conducting a pilot program in three store branches with extremely positive results, neighboring stores began requesting fingerprint protection for their accounts.

***"With DigitalPersona we have been able to widen the scope of our business to include customers that did not have a reliable way to identify themselves and protect their accounts from theft," said Manuel Gonzalez, Chief Information Officer of Grupo Elektra. "This has been good for our customers and for us."***

## Benefits

- Increases customer confidence in banking
- Provides secure and convenient account access
- Authenticates large numbers of users—20,000 per day are currently using the system with a 97% success rate on the first try
- Eliminates the need for ID cards that are easily falsified, lost or stolen
- Enables Grupo Elektra to dramatically increase their customer base

## The Results

Banco Azteca has deployed DigitalPersona's technology throughout 900 of their branch locations with over 15 million customers using fingerprint authentication to access their account. Upon opening an account a customer is biometrically registered for debit and credit transactions allowing them to securely and conveniently review balances, track transactions, withdraw cash, transfer funds and exchange currency using fingerprint authentication. By acquiring a fingerprint reader from the bank, customers can also take advantage of secure Internet banking for many of the same transactions, including the transfer of funds to other financial institutions.

Customers can also apply for an Azteca bank card to use at POS stations within retail stores. Each card has a picture of the customer and their fingerprint template to be used at a POS terminal to authorize charges.

Internally, Banco Azteca executives and employees use fingerprint authentication for time and attendance control, access to the bank vault and meal payment at corporate restaurants.

Looking to the future, Banco Azteca plans to eliminate the use of personal identification numbers (PINs) by integrating fingerprint readers into its ATM machines for customers to review their balance, withdraw cash or purchase cell phone pre-paid minutes.

## About DigitalPersona

DigitalPersona is the leading provider of biometric authentication solutions for enterprise networks, developers and consumer OEMs. Founded in 1996, the company designs, manufactures and sells flexible solutions that improve security and regulatory compliance while resolving password management problems. DigitalPersona's fingerprint readers utilize superior optical fingerprint scanning technology to more accurately authenticate users regardless of finger placement. The company's interoperable biometric software solutions uniquely support the industry's widest array of notebooks with fingerprint readers. DigitalPersona's award-winning technology is used worldwide by over 90 million people in the most diverse and challenging environments.

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