

NO CONTACT HEALTHY BANKING SYSTEM

Hygiene is correlative to the increasing welfare and living standards. However, in today's world, hygiene is not only a luxury presented to us by our social class, it is also a marker and a product of it. In such a world, our hygiene habits are determined by many unwritten rules and are a part of everyday decorum. Washing hands after touching money, touching as few points as possible on a public transport vehicle, changing clothes after entering our houses, wiping banks and chairs that are open to public use are only a few rules in our hygiene bible. However, a research done at University of Texas-Austin shows that neither money nor handles in public transport is the most bacterium-rich objects that we come in regular contact. The research shows that the richest objects with respect to the variety and density of microbes and viruses they contain are credit and ID cards.

Papilon's No Contact Healthy Banking System prevents these objects' transfer from hand to hand and their coming in contact with many people during the day. By automating the appointment and the identity verifications at banks for that end, the system also contributes to the speed and efficiency of person-to-person procedures at banks. It saves the institutions, the workers, and the customers time by eliminating long queues and unnecessary waiting time.

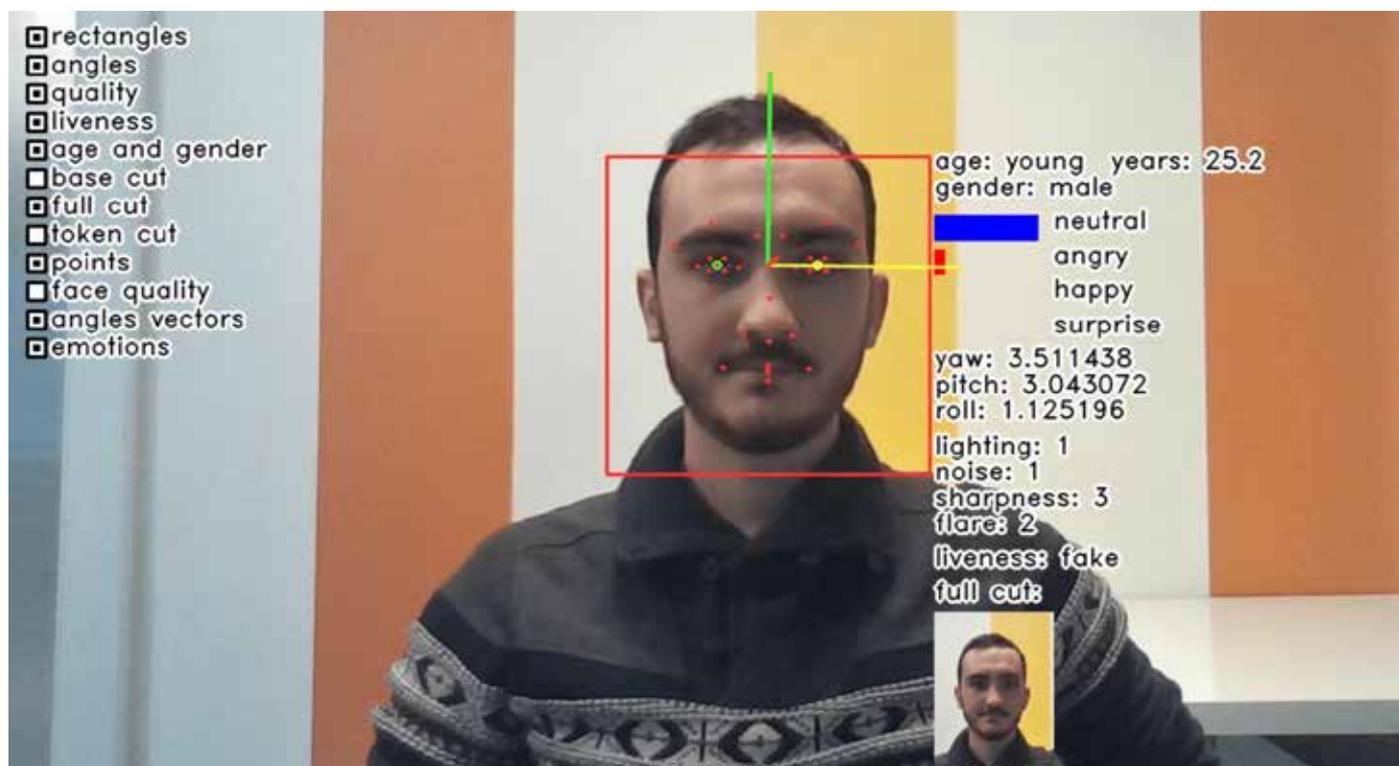
The first ring of the system consists of contactless biometric identity verification units to be used in appointment and registration processes. The iris and face scanners minimize the health risks and ensures that the customers do not come in contact with devices that had been used hundreds of thousands of times before. The contactless biometric verification speeds the number assignment processes up, ensures that the customers with disabilities can benefit from the bank's services without having to physically operate a machine, and enter their SSNs and citizenship registry numbers, and prevent attempts to order and do transactions using another person's ID or credit card information, thus sparing banks from a huge responsibility and risk.

Face recognition technology is especially useful in authenticating the customer's identity in processes of credit approval, credit rating, transaction, or card use documentation, and contract making. The preciseness of our face recognition technology ensures that the important actions as described are carried out upon the request or demand of the customer himself/herself, thus protecting the customer-service provide confidentiality and protecting the banks from any liability that could arise due to identity fraud.





Papilon's superior face recognition software **SnapFace** can be used in both authentication and appointment procedures. Thanks to its real time face recognition feature, the system cannot be fooled with the photographs or video footages of the subject. This feature ensures the safety of online and mobile processes and provides transaction safety even in the absence of person-to-person communication.



Papilon's No Contact Healthy Banking System renovates the handling of documents and confidential information. SnapFace is installed in the mobile devices in which the said documents are stored. Thus, the customer representatives can verify the identities of the customers without using ID cards, or any other physical proof. The representatives simply hold the device to the faces of the customers, and within seconds, they may proceed with the assurance of next generation Papilon technology. For issuing contracts or consent forms, the bank personnel may benefit from Papilon's gesture recognition and skeleton analysis software Nuirack.

Nuirack determines one hundred points on the human face to decode facial expressions and using the movement of muscles for deduction, it can recognize and interpret emotional cues and gestures on the human face. To receive the customer's approval or consent for a given procedure, the bank personnel can turn the camera of their devices to the customer and request them to perform a basic gesture such as smiling or nodding. Again, within seconds, all the documentation can be completed safely without contact.

If needed or desired, an electronic autograph application can be integrated into the system and upon gestural approval, it may bring the electronic signature of the customer to the system.

The biometric data needed for these procedures can be collected upon consent during registration or credit card application procedures.

We know that cyber crimes target banks more often than most institutions and pose a huge threat to the reputation and operational security of banks. However, relying on our vast experience within technology and security sectors, we also know that tackling with modern methods of crime is easy if you depend on modern solutions. We are ready to share our high-tech solutions with banks and private enterprises to protect their image, the integrity and transparency of their business, and the rights of their customers.