SMART BANKING

Have you ever noticed that you forgot your credit card in the card slot of the cash machine and ran back in panic? When you are going to deposit or withdraw a large amount of money, did you worry about your password being seen and leaned over the ATM to protect it from the ill-willed? Have you ever been terrified to notice that you lost your debit card somewhere and sometime you don't remember?
If these scenarios seem familiar to you, perhaps you realize that it is disturbingly easy to access all your investment and savings accounts. All it takes is a four-digit password, some trick, or a brief moment of absent-mindedness.
Did you know that it takes only nine milliseconds to crack a four-digit password consisting of numbers with today's technology? Moreover, you do not face the risk of having your credit and debit cards stolen not just at ATMs. With today's technology, it is easy to tap a phone or install a malware into a laptop that records the user's keystrokes. What is more terrifying, with mobile or internet banking applications, is that leaning over will not protect your from predators.

Thanks to Papilon Smart Banking solutions, both your ATM and mobile transactions are safe. Papilon protects your bank accounts with your biometric data. The only data type that cannot be stolen or lost. Thanks to Papilon's biometric scanners you can perform your transactions without the need for a password, and use your card without worrying about forgetting passwords or stolen cards.

Our scanners can easily be integrated into the ATMs and can work with your device's camera. The space-saving ergonomic structure of the **Papilon LS-01 Single Fingerprint Scanner**[1] is particularly suitable for ATM integration. Thanks to the special membrane coating, even after millions of users, the scanner surface does not slip and ensures that the fingers do not slip on the surface, thereby ensuring print quality. Thanks to the special prism surface, which is a layer fo special glass, handcrafted and cleaned of pores, the prints taken with our scanners are clean and free of any device-caused deformities. Prints taken with Papilon fingerprint scanner are highly accurate. The ssensors distinguish dirt and sweat from unique marks – papillae – on the print. The prints obtained during customer registration, loan contracts, or issuing of cards are collected in a local dataset. Alternativelythese prints can be obtained from the central biometric data storage systems if the bank in question is a public bank, or the customer's explicit consent is taken.

Citizens who go to the ATMs put their fingers on the embedded scanner rather than entering a password. The print taken at the instant is then compared to the ones stored in the database. If the print matches the customer whose name is on the card, the transactions are allowed. This system also protects your account from people who may know your creditt card information and have access to your cards but whom you would prefer not to have authority over your accounts such as family members or kins.

In mobile and internet banking transactions, Papilon's high-tech real-time face recognition software **SnapFace**[2] is used. Again, your photo taken during various bank procedures is queried against your real-time face image. For this, it is sufficient to hold your face like you do when you take a photograph to the camera of the device (phone, tablet, laptop, etc.) you will use for your transactions. SnapFace matches your face image with that in the dataset and enables access to your account. Authentication with both fingerprint scanners and SnapFace takes less than two seconds. Thanks to Papilon Smart Banking Solutions, your personal information and savings are easily protected.

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1   *LS-01 (noun): Short for "Live Scanner 01", LS-01 is a flat print scanner.*
2   *SnapFace (noun): Real time face recognition software.*