

**LOCATION**

Wichita, KS

**OVERVIEW**

Community banks wanted to replace passwords with a more secure authentication method when accessing the LendingTools.com ExtraNet FP Financial Portal Services system. DigitalPersona Online has replaced passwords with fingerprint authentication assuring that only authorized bank employees access the system.

**NEEDS**

Secure access to Web-based financial applications. Audit trails to assist with regulatory mandates.

**DIGITALPERSONA PRODUCTS**

DigitalPersona® Online

**Security Challenge**

LendingTools.com, Inc. specializes in design and delivery of Web-based applications for the financial services industry. The LendingTools.com ExtraNet FP Financial Portal Services system is used by over 2,000 community banks to process financial transactions in excess of a billion dollars every day. Bank employees use passwords to access the system and depending on the transaction and dollar amount the system requires additional authorization.

With SOX and GLBA regulatory mandates and FFIEC guidelines, LendingTools.com needed an authentication method other than passwords that would track and assure only authorized users gain access to the system and approve the high dollar transactions.

**DigitalPersona Solution**

After evaluating various biometric solutions, including iris, palm and facial recognition, LendingTools.com chose DigitalPersona Online, a fingerprint-based authentication solution. Ease-of-use and simplicity of deployment were significant factors in selecting DigitalPersona Online.

Over 3,500 fingerprint readers have been deployed with over 12,000 bank employees using DigitalPersona Online to securely access the ExtraNet FP Financial Portal Services system to process wire and image transactions.

"Financial transactions require a high level of security," said Eric Goering, president and chief executive officer for LendingTools.com. "With DigitalPersona Online we not only increase access security but we meet the FFIEC guidelines for multi-factor authentication."

**Benefits**

- **Secure Authorization** - Supervisors authorize high dollar transactions using the fingerprint reader.
- **Compliance** - DigitalPersona Online provides audit trails to assist with SOX and GLBA regulations as well as FFIEC guidelines.
- **Reduced IT Costs** - Eliminated IT costs of replacing forgotten passwords.

**The Results**

DigitalPersona Online has enabled LendingTools.com to provide their community bank end-users with secure access to the ExtraNet FP Financial Portal Services system; assurance that only authorized employees approve large financial transactions; and audit trails to assist with compliance regulations.

With the widespread acceptance and adoption of fingerprint authentication at community banks, LendingTools.com recently created an application that extends the use to Remote Deposit Capture (RDC). With RDC, store employees electronically send customers' checks to the store's bank. Upon receipt, bank employees use fingerprint authentication to authorize the deposit of these checks.

"Adding fingerprint authentication to the RDC process assures that only authorized bank employees are depositing customers' checks" said Goering.

**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 30 million people in the most diverse and challenging environments.