

Sberbank Kazakhstan is planning to implement biometrics next year

November 12, 2019, Almaty – Recently, the technologies and categories of services significantly changing people's way of life have appeared in the world. The task of technologies implemented is to considerably simplify people's life reducing their time and money expenditures for any actions or operations. Biometrics is one of revolutionary technologies being the most advanced level of protection from fraudsters, as each of us has innate, inherent features and characteristics: iris color and drawing, fingerprints, facial image, or voice. It is these data that are transformed by the protection system into a special digital code which is impossible to falsify.

Sberbank Kazakhstan pays much attention to cyber security. Taking care of its clients, it provides reliability and safety for their bank accounts. Earlier, the bank implemented the BI.ZONE platform aimed to estimate the suspiciousness of clients' financial transactions on the Internet in terms of fraud. The next stage of clients' protection is to implement biometrics. Sberbank Kazakhstan is planning to launch it in its service next year.

"Biometrics is the technology about which many fantasy authors dreamed: you stand in front of the scanner, the system identifies you and gives access or provides any required service. Such devices become normal, as well as their capability to scan, store, and read different biometrics data. Being one of the most innovative banks in the country, we are planning to provide this high technology for our clients from next April," Eldar Tenizbaev, First Deputy Chairman of the Executive Board of the Subsidiary Bank of Sberbank JSC, said.

Biometrics has undeniable advantages. The most important is that when a client of Sberbank provides biometrics data, he/she can use bank services without personal attendance. For example, the clients of the financial institution will have the possibility to obtain a consumer credit through the ATM network by face scanning without any documents. It will also be possible to buy things or pay for services without a payment card. It will be enough to look in the scanning device, which will become a new convenience and security level for consumers.

Due to this technology, criminals will not be able to apply for a credit in the name of a bank client or to make a financial transaction under his/her name without biometrics data. It will definitely become reliable protection of bank clients from such crimes.

Sberbank PJSC, the parent bank of the Kazakhstan subsidiary bank, has realized several projects with the use of biometrics. The first pilot project for purchase payment by fingerprint was launched at the end of 2016 in cooperation with the supermarket network of Azbuka Vkusa. Today you can make use of this service in more than 20 network supermarkets where during all that time they had no claims on the part of consumers or fraud.

The next step was the Ladoshki project. Using it, consumers can control the entrance and exit of their children from school and pay for food in educational establishments. The system identifies children by their papillary palm drawing and writes the money for food off their parents' account.

There are also pilot projects for client identification by the ATM by facial image. The first ATM of that kind was installed two years ago in the agile office of Sberbank in Nevsky Prospekt. Using it, the bank employees can make all electronic transactions without a bank card.

Sberbank Kazakhstan will implement the biometrics data system with the help of VisionLabs based on the Liveness identification platform. Being one of the best world's systems in computer vision, it will allow to identify bank clients by face and other biometrics factors.

"Worldwide use of biometrics is the work of the present rather than the future. We are sure that the forthcoming implementation of this high technology will make the partnership of our clients with the bank more comfortable, fast, and reliable. In a day or two biometrics will become a customary payment or receipt method for all required services," Eldar Amantaevich added.

For reference:

SB Sberbank JSC is a part of international Sberbank group. The Bank has thirteen-year successful experience in the financial market of the Republic of Kazakhstan and ranks 2nd in terms of assets among second-tier banks of the Republic of Kazakhstan on 01.09.2019. Today, SB Sberbank JSC has a branch network of 99 structural subdivision, 17 out of which are branches. The central office of the Bank is located in Almaty.

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