

# Case Study

## FINANCIAL SERVICES

### First Bank

*Based in Southern Pines, North Carolina*

#### OVERVIEW

First Bank is a progressive community bank with over 80 branches in North Carolina, South Carolina and Virginia. Founded in 1935, First Bank has more than \$3.2 billion in assets, serves more than 162,000 customers and employs more than 850 full- and part-time workers. First Bank implemented DigitalPersona authentication software and U.are.U fingerprint readers throughout their branches, primarily to meet the stringent login requirements of its hosted core banking system.

#### IT CHALLENGE

Plagued by the vendor requirement to have strong, complex passwords to access its hosted core banking application, First Bank sought a solution to confirm identity quickly and easily. In addition, these complex passwords had to be changed every 30 days for security purposes — a task that could possibly consume up to 30 minutes of an employee's time. IT staff were burdened with resetting forgotten passwords on a daily basis, rather than focusing on business-driven activities.

First Bank employees also used password authentication to access dozens of web applications and software logins. First Bank needed a solution that would increase security and automate password changes for its core and ancillary systems. It also wanted to empower employees to seamlessly move throughout the branch without having to enter cumbersome passwords at each workstation.

#### CROSSMATCH SOLUTION

After exploring local workstation-based solutions that store passwords on each machine, First Bank ultimately decided in favor of the Crossmatch biometrics-based identity management solution. With the Crossmatch solution, First Bank is able to centrally manage password templates, as well as centrally store credentials. The DigitalPersona authentication software and U.are.U fingerprint readers are deployed throughout all bank branches.

The Crossmatch solution provides a fast and secure way for employees to log onto First Bank's hosted core banking system and various applications. With just the touch of a finger to the reader, employees confirm positive identity and their credentials follow them no matter where they are working in the branch. With this biometrics-based solution, First Bank is also able to centrally manage password templates and store credentials.



## FIRST BANK

#### NEEDS

- Solution to meet strict login requirements for hosted core banking system.
- Technology that confirms positive identity quickly and easily.
- Enhanced productivity for employees and IT staff burdened by frequent password changes and resets.

#### CROSSMATCH® PRODUCTS

- DigitalPersona® authentication solution
- U.are.U® 4500 fingerprint readers

**“Implementing biometrics has increased our security and enhanced our productivity. It now only takes on average 15 seconds to change a password versus the potential of 15+ minutes.”**

*Kevin DiLoreto,  
Assistant Vice President and  
I.T. Business  
Analyst, First Bank*

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“Crossmatch is a leader in the industry and we’re confident with our selection,” said Kevin DiLoreto, Assistant Vice President, I.T. Business Analyst at First Bank. “The software leverages Active Directory, so the overhead was very low and the fingerprint scanners are the highest quality.”

### THE RESULTS

First Bank now has a reliable and efficient way to meet the stringent login requirements of its hosted core banking system. Since implementing the Crossmatch DigitalPersona Pro solution, First Bank has dramatically reduced the time it takes to create passwords from 15 minutes or longer to just 15 seconds on average. Also, calls to First Bank’s help desk for password resets have significantly decreased.

First Bank employees enjoy the freedom of logging onto any workstation in the branch with the simple touch of their finger, which has increased productivity and improved customer service. The Crossmatch solution has also given First Bank a new approach to installing software and drivers. IT staff use their fingerprint to authenticate to machines before installation and switch users on-the-fly — simply by authenticating with the fingerprint reader.

“We have numerous workstations throughout our company and they get replaced on an almost daily basis,” said DiLoreto. “With our centrally located system, our support staff doesn’t have to spend time importing credentials from another resource or location.”

### BENEFITS

#### Compliance

The Crossmatch solution meets First Bank’s hosted core banking system log in requirements.

#### Improved Employee Productivity and Satisfaction

Employees no longer have to remember passwords and IT staff are less burdened with password resets.

#### Enhanced Service

Employees are able to attend to customer needs more quickly.

### ABOUT CROSSMATCH

Crossmatch® solutions solve security and identity management challenges for hundreds of millions of users around the world. Our proven DigitalPersona® authentication software is designed to provide the optimal set of authentication factors to meet today’s unique risk requirements and afford complete enterprise authentication coverage. Crossmatch identity management solutions include trusted biometric identity management hardware and software that deliver the highest quality and performance required for critical applications. Our solutions support the financial, retail, commercial, government, law enforcement and military markets. With 300 employees and customers in more than 80 countries, Crossmatch sets the standard for innovation and reliability.



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