

VisionLabs Solution for Banks



VisionLabs
MACHINES CAN SEE

Many financial institutions worldwide today are already implementing or considering the use of facial biometrics solutions to increase their organizations' effectiveness, cut losses and gain traction in the new generation community of financial services consumers.

Key benefits are:

- increasing the speed of service due to the elimination of language barriers, manual input errors, unnecessary confusing paperwork and inconvenient authentication processes both at the bank's offices and online;
- preventing and controlling losses in the aftermath of pervasive Customer and employee negligence when managing their personal and access data;
- enabling new product and services revenue generating streams targeted at "Mobile and Internet crowd".

Our Solution

LUNA – is a face recognition platform that provides real time person verification and identification significantly increasing customer satisfaction level and security.

LUNA offers unmatched quality, speed, scalability and incredible opportunities for using facial biometrics as our inherent natural identifiers in effectively solving various business cases and challenges financial institutions face today.

LUNA helps to



Establish new service provision and Customer acquisition channels



Prevent internal and external fraud



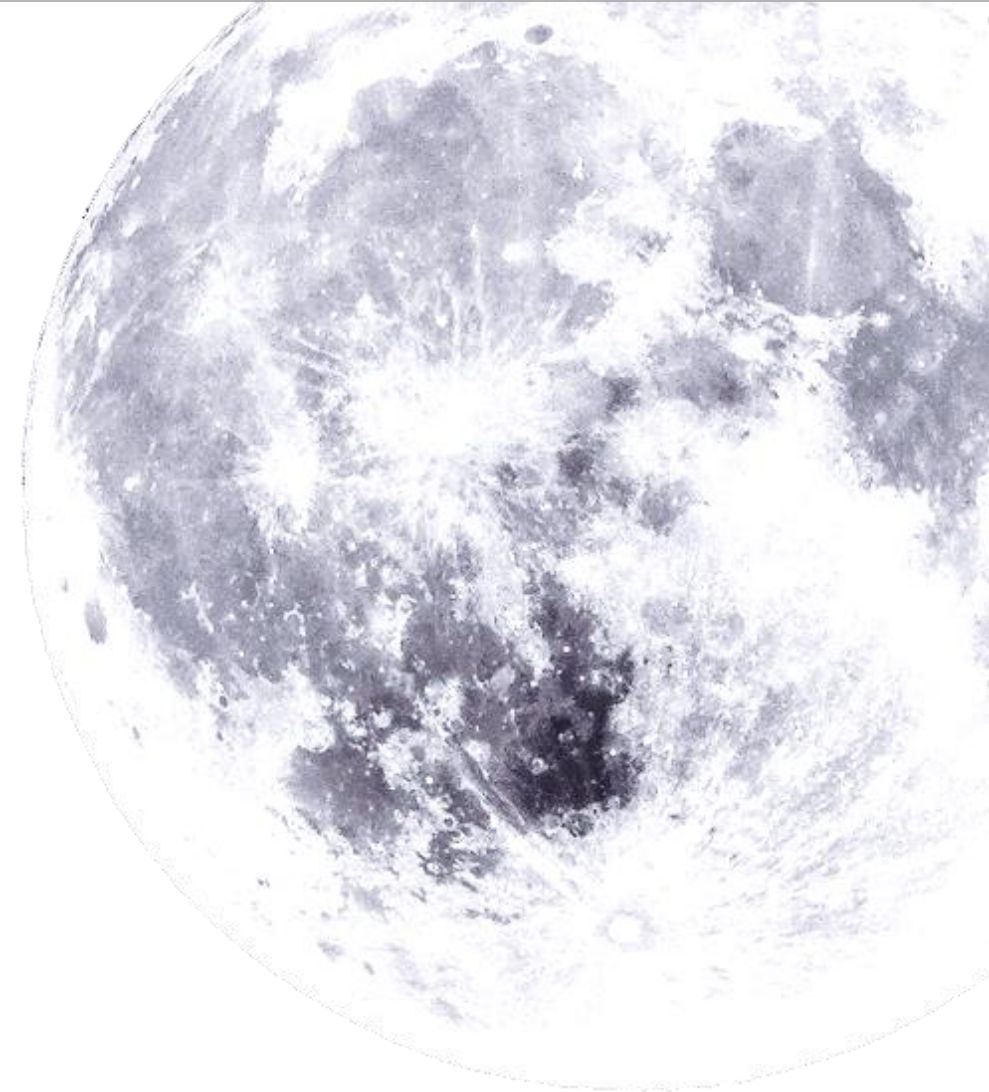
Increase Customer loyalty



Increase the speed of service



Control employee authorization and access rights provision



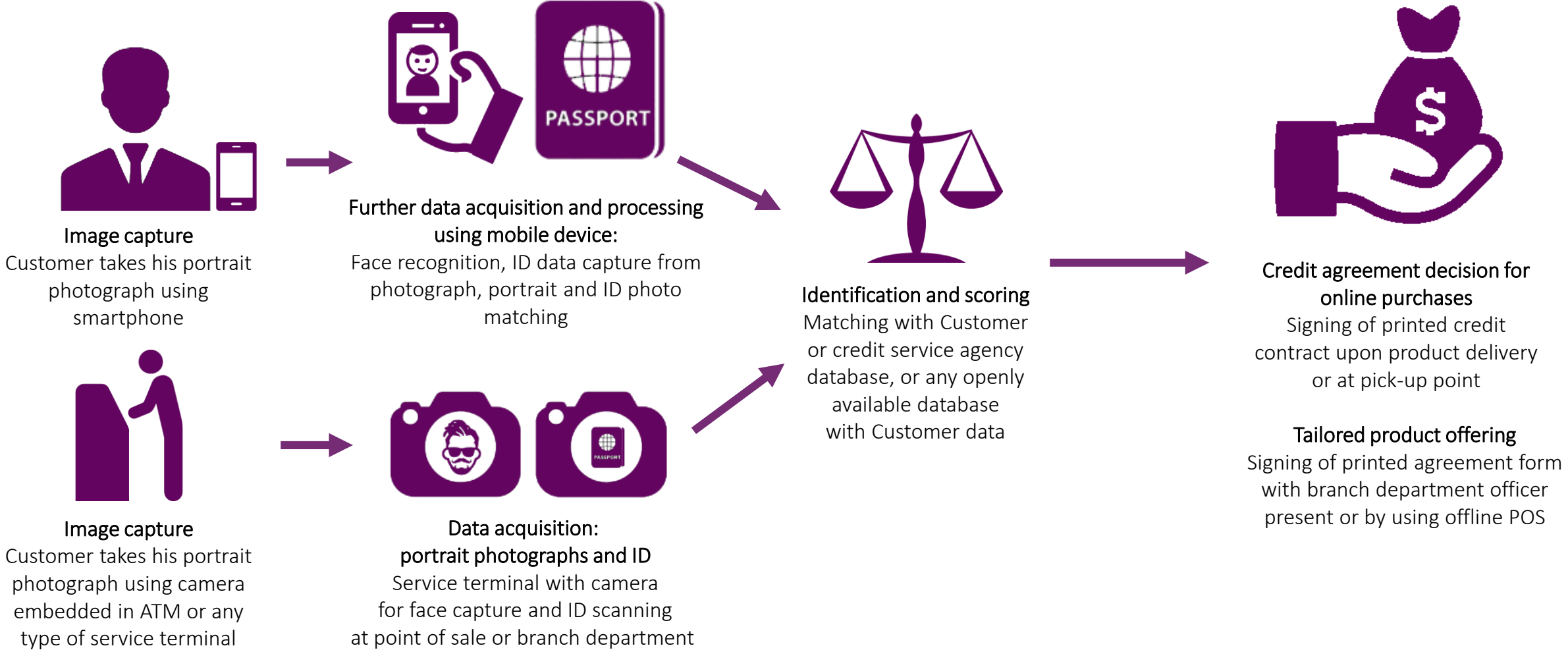
How is LUNA different?



- absolute freedom to create single or multiple use case scenarios where LUNA is a powerful tool that shapes face recognition technology to your business needs and becomes the foundation for all of them;
- state-of-the-art, market leading algorithm for face recognition based on Artificial Neural Networks;
- high quality face detection, verification and identification out-of-the-box;
- all-in-one solution for server, WEB-browsers, mobile OS, embedded devices;
- Incredible scalability and all the tools for a smooth and prompt facial biometrics solution rollout;
- flexible and clear licensing policy.

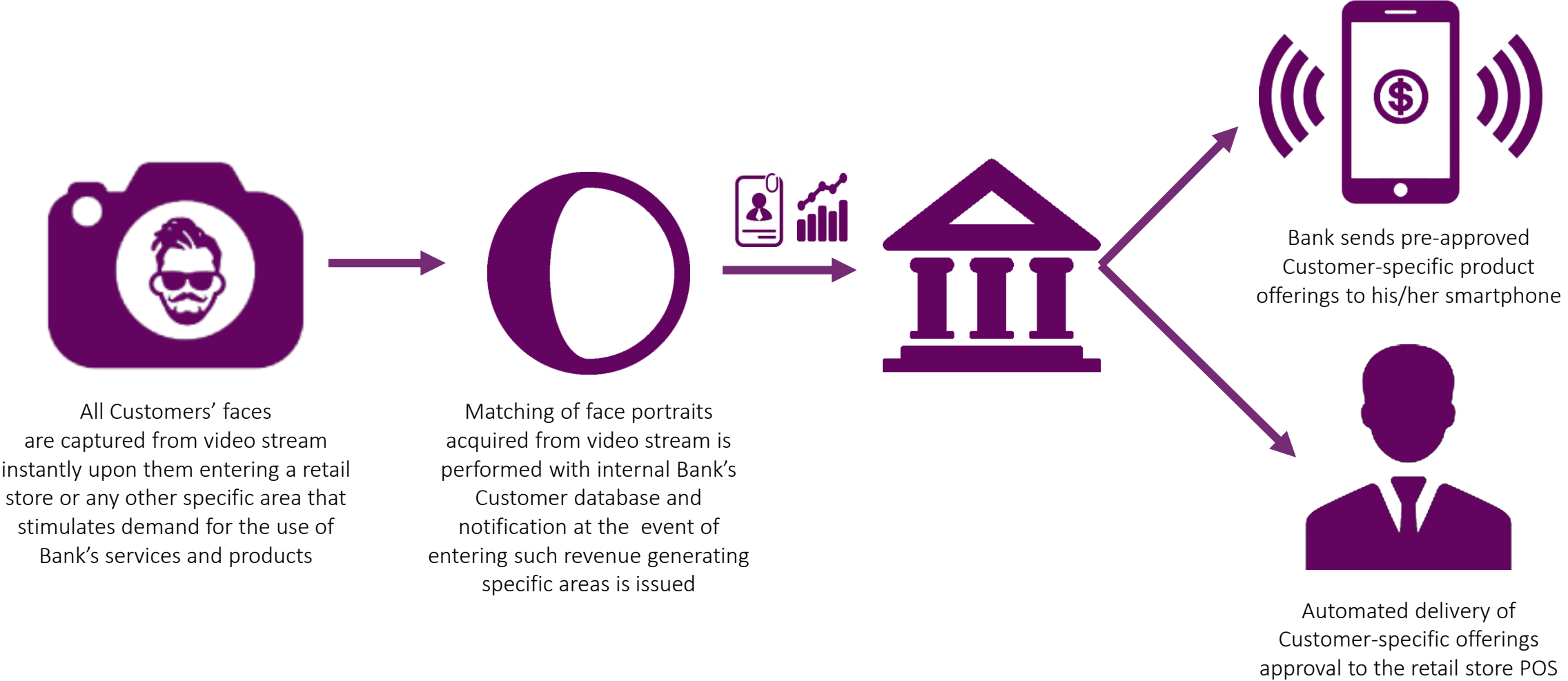
New service provision channels

Face recognition makes possible automated and easy to use by Customers process for loan applications greatly increasing processing speed



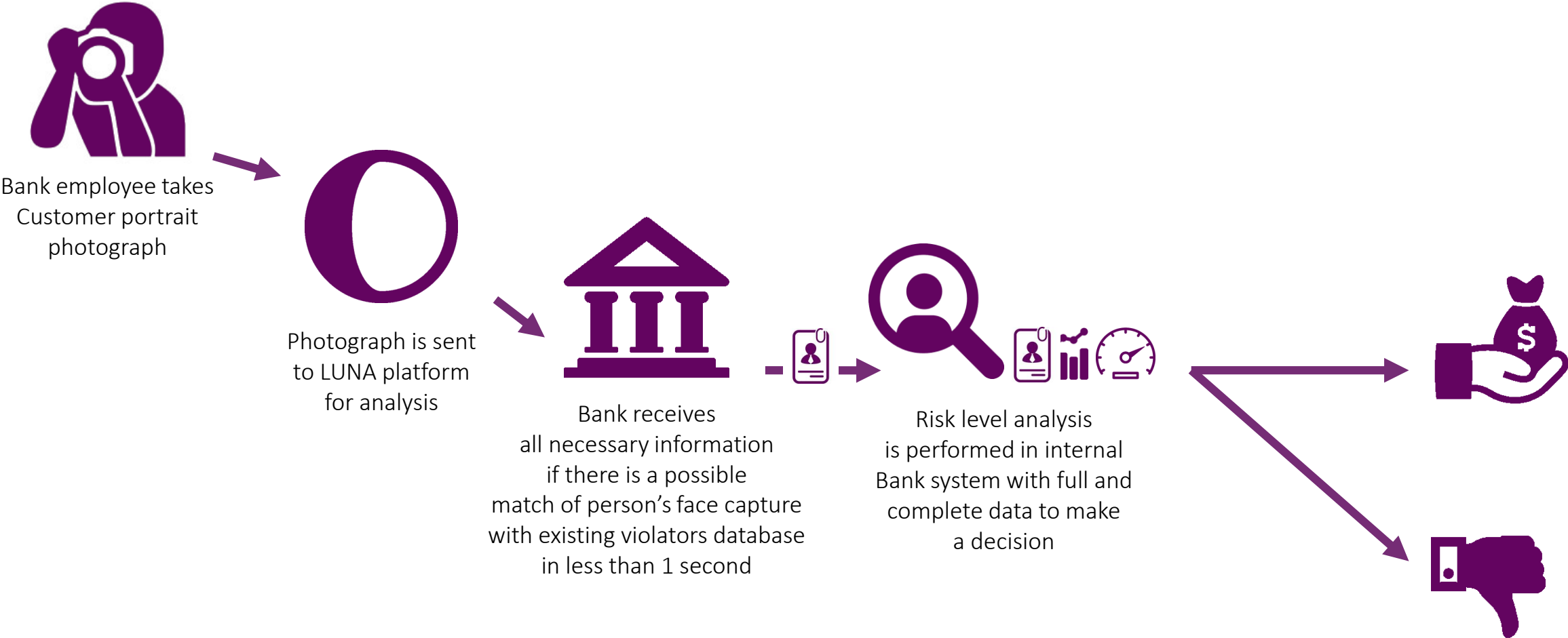
New Customer acquisition channels

Real time video stream face recognition unlocks new methods for remote identification and personalized service provision to Customers when no presence at the Bank's office is required



Prevention of external fraud

Using face as one of identifiers helps banks promptly detect and prevent fraud and lower credit risks



Prevention of internal fraud

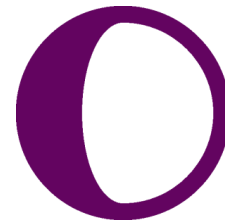
LUNA Platform helps achieve the highest level of confidential information security without the need for any expensive specialized hardware



Employee model portrait photograph is taken and then used in two-factor authentication system of a Bank



Upon attempt of an employee to access internal information systems, real time face capture is performed and face image is sent to LUNA platform



LUNA platform matches received face capture with stored model portrait of an employee

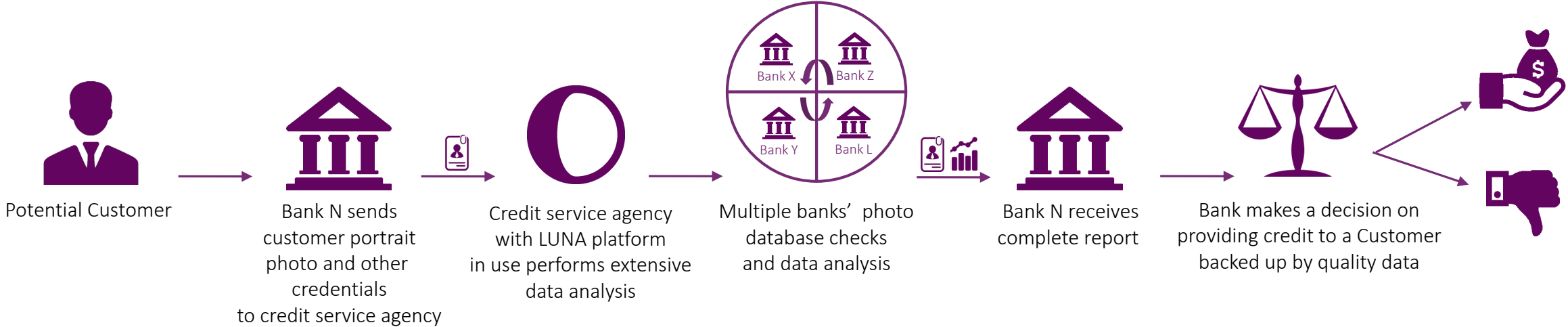


If there is positive match, access is provided according to user profile settings

Interbank platforms – today’s megatrend



Use of unified LUNA platform at credit service agencies helps prevents losses



VisionLabs LUNA is used in Equifax Fraud Prevention Service solution (FPS.Bio). This solutions helps prevent losses of 70+ million US Dollars per year for Russian banks alone.

VisionLabs is one of the World's leaders in face recognition*

Key product: LUNA Platform – all-in-one system for face recognition technology implementation in Banks

Key customers: largest financial industry companies



Partners: world leading companies in many industries



*[According to University of Massachusetts Labeled Faces in the Wild test results](#)

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