



FinBIO – Finonyx Biometric Authentication Suite

Secure, Seamless & Unified Biometric Identity for Banking

Customer authentication is the foundation of secure banking interactions. Traditional authentication methods such as passwords, OTPs, and manual verification are slow, prone to fraud, and create fragmented experiences across channels.

FinBIO transforms this journey by providing a centralized, secure, and real-time biometric identity platform for banks. It enables instant fingerprint and facial verification across branch, digital, ATM, and onboarding channels, ensuring accuracy, speed, and trust in every customer interaction.

Powered by AI-driven liveness detection, enterprise-grade security, and scalable architecture, FinBIO helps banks eliminate identity fraud, accelerate service delivery, and offer frictionless authentication.

Why FinBIO?

- Establishes a **single biometric identity** across all banking systems
- Integrated with **core banking, digital channels, and onboarding platforms**
- Offers **real-time biometric authentication** for transactions & servicing
- Prevents fraud with **AI-powered liveness detection & de-duplication**
- Reduces operational dependency on manual verification
- Strengthens compliance with KYC, AML, and audit requirements
- Built with **high-performance, scalable architecture** for large volumes

Key Features

Multi-Modal Biometric Authentication

Supports fingerprint and facial recognition with instant verification, liveness detection, and high-accuracy matching.

Central Biometric Repository (CBR)

Encrypted storage with de-duplication, audit trails, role-based access, and identity lifecycle management.

Real-Time Verification Engine

Instant 1:1 and 1:N matching for onboarding, servicing, mobile banking, and branch transactions.

Seamless System Integration

Pre-integrated connectors for CBS, digital channels, CRM, LOS, onboarding systems, and KYC platforms.

Fraud Prevention Capabilities

AI-based spoof detection, biometric quality scoring, duplicate identity checks, and risk-based authentication.

Scalable & Secure Architecture

Microservices-based, containerized deployment with encryption, API gateways, and ISO-compliant security controls.

Technical Highlights

Component	Details
Technology Stack	React JS, REST APIs, Spring Boot, Java
Biometric Engine	Fingerprint & Face recognition with Fingerprint devices like Secugen and AI-driven liveness detection
Core Integrations	Oracle FLEXCUBE, CRM, LOS, Digital Banking, eKYC, AML systems
Deployment Options	On-premise, Private Cloud, Hybrid
Security Framework	Role-based access, encryption at rest & in transit, audit logs
CBR	Encrypted storage, duplicate check, 1:N matching, identity mapping
Device Support	Branch scanners, mobile capture kits, self-service kiosks
Architecture	Scalable microservices + load balancer for high availability

Business Impact

Stronger Security

Eliminates impersonation, identity fraud, and unauthorized access with real-time biometric validation.

Faster Customer Journeys

Accelerates onboarding, servicing, and transaction approvals across channels—reducing verification time from minutes to seconds.

Reduced Operational Overhead

Decreases reliance on manual KYC checks, document verification, and physical ID handling.

Unified Authentication Experience

Provides a consistent biometric identity across branch, digital, call center, and field banking channels.

Higher Customer Trust

Offers a frictionless, password-free, secure experience—improving satisfaction and digital adoption.

Compliance & Audit Readiness

Supports KYC, AML, and security standards with complete traceability and biometric audit logs.

FinBIO – Redefining Identity Assurance for Banking

FinBIO is more than an authentication tool, it is a secure, intelligent, and scalable biometric identity framework built for modern banking environments.

Partner with Finonyx

Join hands with a partner that understands banking inside out. Finonyx combines deep domain expertise with future-ready solutions like FinBio to power your digital transformation journey.

For more info



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