

## SA's first biometric ATM by FNB

FNB has launched a mini-ATM that uses biometrics as a means of validation for consumers, making it the first bank in South Africa to use this technology for everyday consumer banking.



Known as TouchPoint, the device functions as a self-service kiosk from which customers can conduct transactional banking such as withdrawals, transfers and payments, view statements, purchase airtime and electricity and perform card cancellations. In addition to this, the device also allows for new account opening by reading a consumer's thumb print.

Lee-Anne van Zyl, CEO of FNB Points of Presence, says "The TouchPoint validates a customer's identity by scanning a fingerprint placed on the biometric reader and it can detect false fingerprints to prevent fraud. The identity of the customer is then verified with the Department of Home Affairs to ensure the self-service account opening complies with the relevant laws."

### Roll-out



Over the years, FNB has been pioneering efforts to extend banking services to unbanked and underbanked communities through the roll-out of self-service digital platforms such as mini-ATMs and Automated Deposit Tellers (ADTs). The TouchPoint device has been successfully piloted in Gauteng since November 2017. The aim is to place the devices in branches, community retailers in townships and rural areas across South Africa. A total of 50 TouchPoint devices will be introduced in select townships during the next six

months.

"The introduction of biometric validation on self-service devices is an important step to making banking much more accessible to South African communities. As the use of biometric technology becomes more pervasive in the everyday life of customers, it's important to use this technology to accelerate access to banking services," says van Zyl.

"This is a continuation of our journey to broaden financial inclusion and we believe that digital platforms play an important role in that regard. In particular, this innovation allows us to advance our partnership with small businesses in local communities to enable affordable banking for customers at community retailers," she adds.

The bank's partnership with small businesses in communities will also contribute to efforts to fully integrate small businesses into the banking ecosystem.

"Local retailers are often the back-bone for many communities, especially senior citizens who rely on local outlets to access basic services. We believe that our partnership will drive foot-traffic to these small businesses and help them to provide increased value to customers," concludes van Zyl.

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