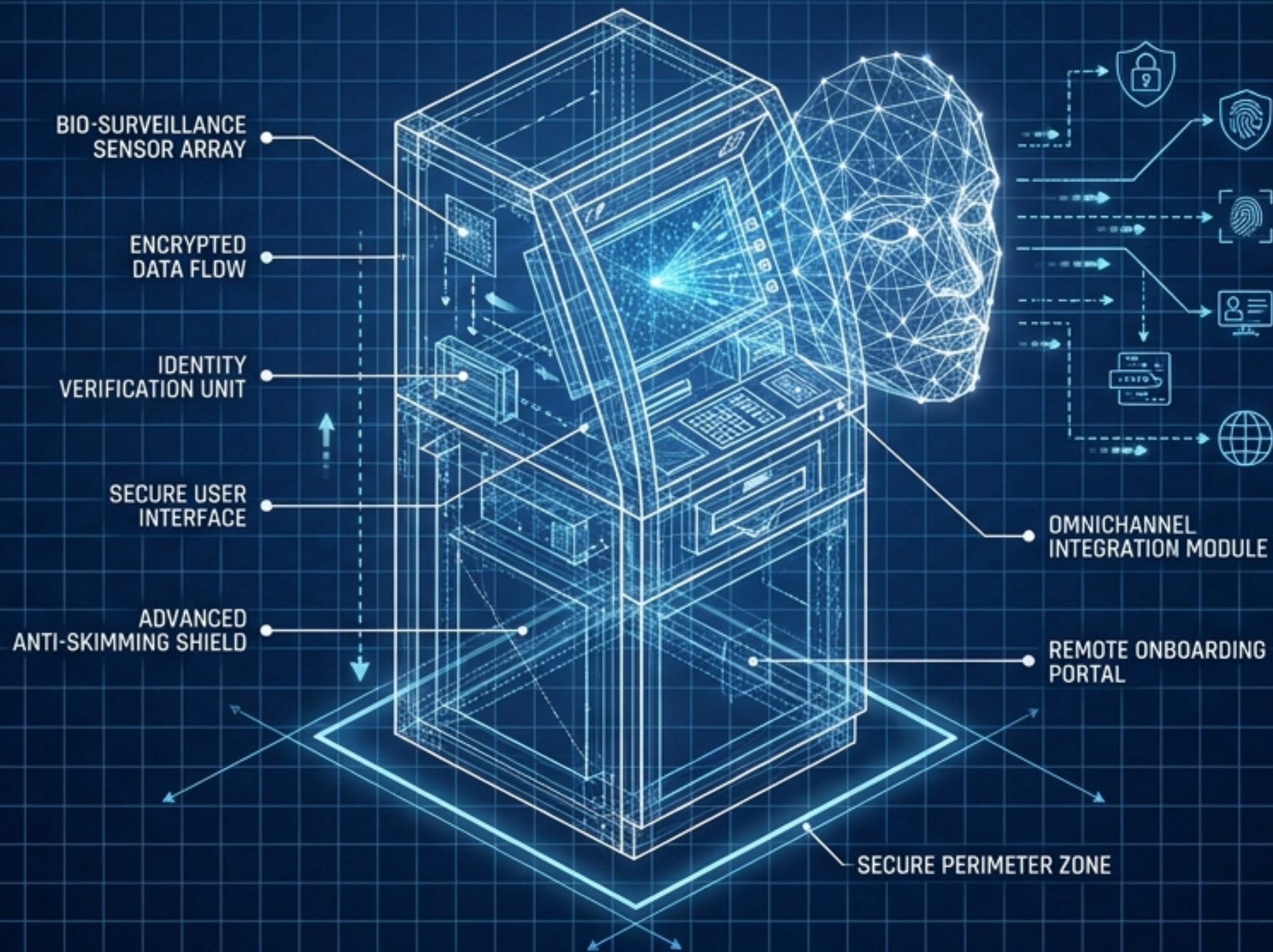


# THE BIOMETRIC FIREWALL

## DEFEATING ATM SKIMMING AND SCALING OMNICHANNEL IDENTITY SECURITY

AN EXECUTIVE BLUEPRINT FOR IDENTITY VERIFICATION, BIO-SURVEILLANCE, AND REMOTE ONBOARDING.



# THE ANATOMY OF A COORDINATED ATTACK

1

## DATA COMPROMISE



Magnetic stripes skimmed and PINs captured via concealed cameras.

2

## FRAUDULENT DUPLICATION

Stolen data transferred to counterfeit cards.



3

## COORDINATED EXECUTION

100 thieves deployed across Japanese ATMs simultaneously.



**THE RESULT: MILLIONS OF DOLLARS EXTRACTED IN JUST THREE HOURS.**

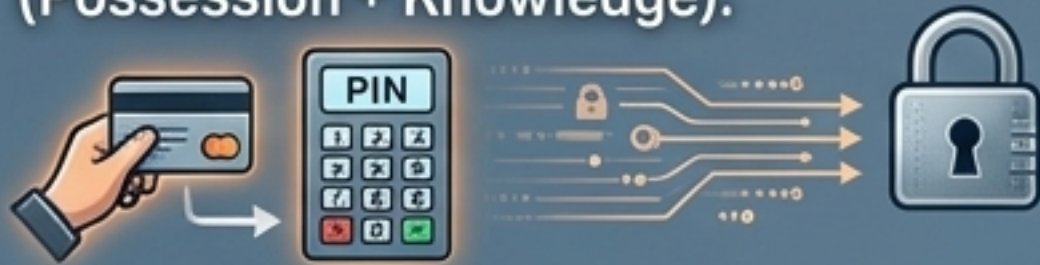
**THE VULNERABILITY SCALES PERFECTLY. A CREDENTIAL COMPROMISED IN ONE LOCATION CAN BE DUPLICATED INDEFINITELY ACROSS THE NETWORK.**

# THE IDENTITY DISCONNECT

## LEGACY PARADIGM (Card + PIN)

### AUTHENTICATION FOCUS

Focuses on valid credentials  
(Possession + Knowledge).



### THE CORE VULNERABILITY

If a stolen card and correct PIN  
are presented, the system  
authorizes embezzlement.



### THREAT RESPONSE

Reactive (discovery after  
funds are withdrawn).



## BIOMETRIC PARADIGM (CyberFace)

### AUTHENTICATION FOCUS

Focuses on the physical user (Inherence).



### THE CORE VULNERABILITY

Prevents identity duplication;  
system verifies actual  
presence.



### THREAT RESPONSE

Proactive real-time  
identification and  
transaction blockage.



# CYBERFACE: THE INTELLIGENT EDGE

Fast, high-quality facial recognition embedded directly into the ATM's IP camera sensor.

## TRIGGER MECHANISMS

- **TRANSACTIONAL:** Triggered by card insertion or PIN entry.



- **PROACTIVE:** Triggered by environmental sensors detecting physical tampering, damage, or an active attack profile.



**ACTIONABLE OUTPUT:** Instantly cross-references the user's face against security databases to validate identity or trigger lockdown.



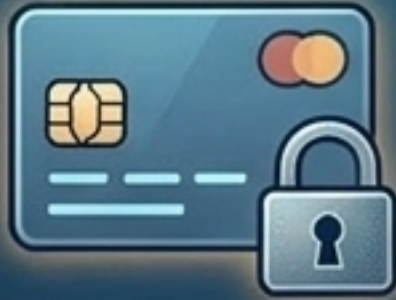
SUSPECT DETECTED

LOCKDOWN



# THREE VECTORS OF INTEGRATION

## AUGMENTED 1:1 VERIFICATION



**Process:** User inserts card. Camera captures face (1:1 matching).

**Advantage:** Adds an inherence layer to traditional card transactions.

## CARDLESS BIOMETRIC



**Process:** Biometric identification via camera + personal code input.

**Advantage:** Eliminates physical skimming entirely; no card required.

## MOBILE OMNICHANNEL



**Process:** Identification via mobile app + One-Time Password (OTP) + optional card insertion.

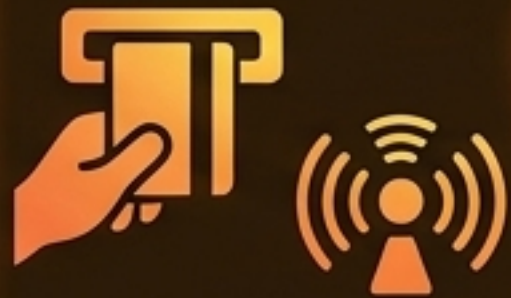
**Advantage:** Bridges digital and physical authentication seamlessly.

CyberFace Unified Database

# THE N:1 INTERCEPT PROTOCOL

## STEP 1: THE ATTEMPT

An unidentified individual inserts a stolen/forged card or triggers an ATM sensor.



## STEP 2: THE CAPTURE

The IP camera automatically acquires the facial image of the user.



## STEP 3: THE N:1 QUERY

The system instantly cross-references the captured image against a centralized prevention list of known suspects.



## STEP 4: REAL-TIME LOCKDOWN

A match triggers an immediate alert and nullifies the transaction before funds are dispensed.

### ALERT



# OVERCOMING ENVIRONMENTAL FRICTION

CHALLENGE

VS.

RESOLUTION

## CHALLENGE 1: SPATIAL GEOMETRY



Camera position and extreme face angles.

## CHALLENGE 2: HIGH-CONTRAST ILLUMINATION



Backlight and severe shadows.

## CHALLENGE 3: DIURNAL VARIATIONS



Fluctuating daylight vs. low-lux nightlight.



Advanced algorithmic alignment compensates for off-axis positioning.



Dynamic range mapping extracts biometric markers despite silhouette effects.



Adaptive sensor profiling ensures consistent read accuracy 24/7.

# THE TELEMETRY ARCHITECTURE

## NOTIFICATION MESH (INTERNET)

Real-time alerts instantly pushed to enterprise channels (Email, SMS, Push, Slack, Web Hook, Rabbit-mq, Kafka, Amazon Lambda).



## THE CORE ENGINE

Back-End Servers house the Biometric DB and Management Notifications via LAN.



## DECENTRALIZED PROCESSING

Mini GPU Units process image data locally, ensuring millisecond response times without bandwidth bottlenecks.



## THE EDGE

Network of ATM IP cameras capturing real-time environmental and facial data.



# BEYOND THE ATM: THE UNIFIED BIO-SURVEILLANCE PERIMETER

Building a centralized database of suspicious images does more than protect a single machine. It turns the entire branch into an intelligent, self-monitoring environment.

## DATA INGESTION

The system continuously enriches its repositories via a dedicated UI, merging internal external and external camera feeds with existing databases.

## EVENT HISTORY

Centralized Identification Management interface tracks all interactions.



# BRANCH-LEVEL BIO-SURVEILLANCE

## ENTRY CONTROL

Identify suspects from the prevention list the moment they enter the branch, long before they reach a counter.

## COMPARTMENTALIZATION

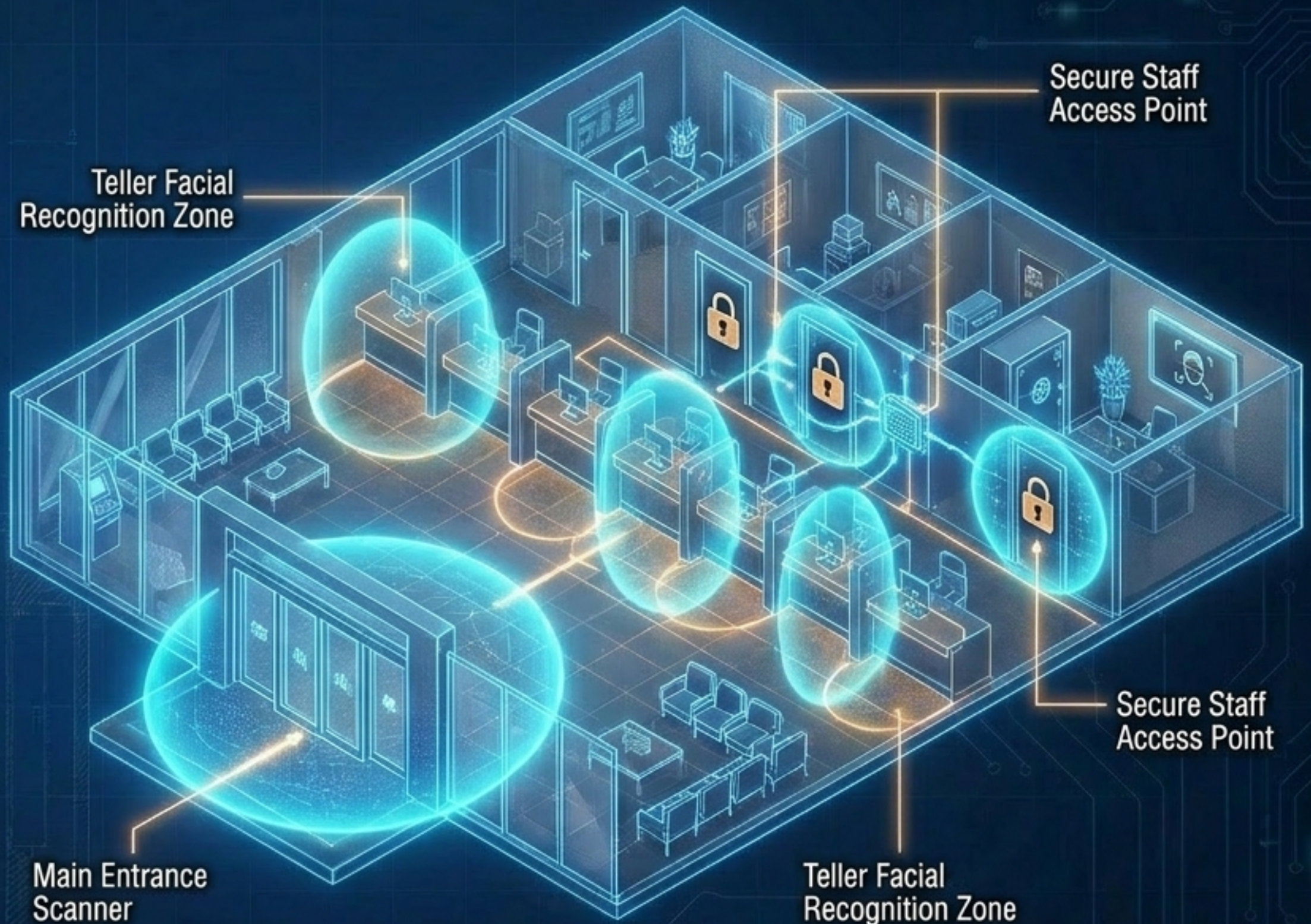
Restrict sensitive building zones to authorized personnel through frictionless employee face identification.

## TRAFFIC ANALYTICS

Integrate with entrance/exit sensors to calculate real-time occupancy and customer presence.

## COUNTER VERIFICATION

Customer identity automatically verified upon arrival or payment at the bank counter without physical IDs.



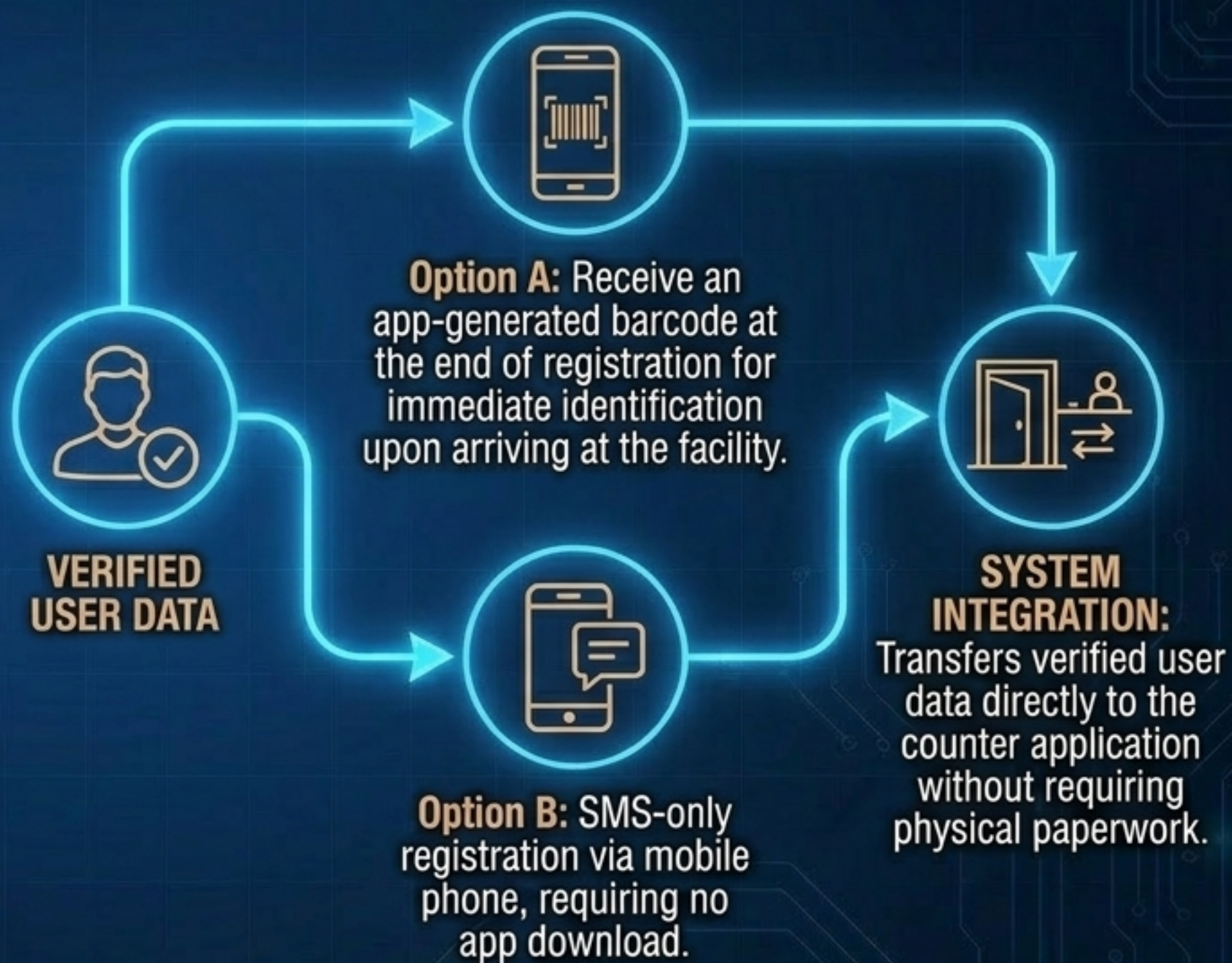
# REMOTE ONBOARDING & DIGITAL IDENTITY



**Core Capability:** Register entirely remotely with bank-grade biometric verification.

**Document Validation:** The system autonomously compares a live selfie image against a formal, uploaded certificate/ID.

## FRICITIONLESS HANDOFF



# THE OMNICHANNEL IDENTITY HUB

**The Synthesis:** A single source of truth that enables transparent hardware transitioning across the entire banking lifecycle.



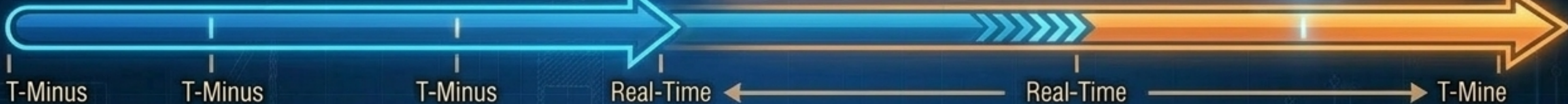
**ENABLES TRANSPARENT HARDWARE TRANSITIONING**

# FROM REACTIVE FRAUD TO PROACTIVE DEFENSE

## POST-TRANSACTION (REACTIVE)



## PRE-TRANSACTION (PROACTIVE)



**SPEED & QUALITY**  
Modern biometric infrastructure allows for real-time verification without adding transaction friction.

**DUAL-LAYER DEFENSE**  
Operates proactively (triggered by sensors detecting forgery/damage) or procedurally (verifying identity alongside codes).

**SCALABLE ADAPTATION**  
Solutions map directly to specific institutional requirements, evolving seamlessly from local ATMs to global networks.