

# California Commerce Bank

### Location

Los Angeles, CA

### Needs

To further secure customer records and improve customer service. Need to provide authorized bank employees faster and more secure access to multiple databases.

### Applications

Windows PCs, Windows NT network, various network applications.

### DigitalPersona Products

- U.are.U® Pro Workstation Package
- U.are.U® Pro Server

### Overview

California Commerce Bank (CCB) provides full banking services for companies and individuals that do business in Mexico and the United States. As part of Grupo Financiero Banamex-Accival, CCB is the U.S. banking arm of Banco Nacional de Mexico (Banamex), Mexico's largest bank. As such, CCB is the gateway to and from Mexican financial markets.



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### Security Challenge

It is imperative that access to the financial records be very secure. Safeguarding the trust of customers is a high priority for banking institutions. This was evidenced by the Banking Industry's endorsement of the "Financial Services Modernization Act of 1999," which mandates new standards to safeguard financial transactions, data and assets to protect the security and confidentiality of customers' nonpublic information. Like many other organizations, CCB relied on passwords and rigid password policies to protect access to their sensitive information.

While security is imperative, convenience is also important within the operations of the bank. CCB is a fully automated bank. Employees interface with a number of different systems to provide client service for all banking functions. An employee who answers a customer call must access many databases and accounts, all of which have different passwords that change frequently. In order to switch databases, the employee must logout of one system to access the next. Customers must wait as employees recall and enter the correct username and password for each system. It is difficult for an employee to provide fast, personalized service when burdened with this process. In fact, a forgotten password could severely impact a service call.

During the past year, CCB has installed more than 200 U.are.U Fingerprint Security Systems to enable bank employees to quickly, easily and safely access information from a variety of customer databases in a fraction of the time previously required.

"Databases at financial institutions are highly confidential and require significant safeguards," said Salvador Villar, president of CCB. "Our employees are specially trained to assist customers in any facet of their account relationships with us. This used to require multiple passwords for the multiple databases. Through U.are.U Pro, our employees have faster access to a wealth of customer information without compromising the integrity of that information."

Added Villar, "Overall, our employees have welcomed the change to biometrics, finding the U.are.U Pro an easier, more convenient and reliable solution that enables them to work faster and more accurately."

### Benefits

- Improved customer service—By eliminating passwords and enabling fast and uninterrupted access to information, CCB employees can provide improved, customer-focused support.
- Heightened Security—U.are.U removes the dependency on the end-users to maintain the security of their passwords. CCB now has much more control over access to sensitive information.
- Reduced support costs—Eliminating passwords for users also eliminates calls to the support desk for forgotten passwords.

### Why DigitalPersona

DigitalPersona, developer of the innovative U.are.U biometric security solutions, brings both heightened security and convenience to businesses and government. As proven by independent tests and hundreds of thousands of customers, U.are.U delivers time-tested, leading-edge biometrics technology for PCs and networks. The U.are.U line of user authentication systems have won numerous industry awards including Secure Computing Best Buy, PC Magazine's Editors Choice and Network Computing Editor's Choice.

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