

BioCred

Just be yourself... and we'll know it's You

Panini's universal identity platform **revolutionizes your physical channel** by consolidating a number of essential authentication & identity verification functions in a minimized footprint.



Delivering the promise of trusted identity

BioCred delivers security, convenience and privacy via its unique and patented fingerprint-based biometric authentication system designed to prevent identity theft and impersonation fraud, as well as supporting several other important in-person applications such as:



ID document verification



Electronic signature



Alternative authentication methods

- **BioCred** is suitable for Financial Services, other public-facing industries with repeat customers (healthcare, hospitality, and more) and even retail. It is a modular and scalable solution, which finds a home wherever it makes sense to address both identity and other needs via an integrated, advanced and highly ergonomic platform which helps streamline processes, reduce cable clutter and save precious space. **Surprise your customers, save their time and yours, and close decisive business more easily.**

“With BioCred, Panini technology helps shape a secure, modern, and user-friendly in-person experience and offers a great opportunity for consolidation of key identity functions.”

Richard Kane, CEO

Your valuable customers deserve impeccable service

A masterpiece of consolidation

With an elegant and ergonomic design and optimized footprint – even when the optional ID scan module is included. BioCred can be used while seated (e.g. sales desk) or standing (e.g. teller desk or retail counter)

| | Base unit | with ID scan |
|--------|-----------------|-------------------|
| width | 145 mm – 5.7" | 145 mm – 5.7" |
| depth | 137 mm – 5.4" | 157 mm – 6.2" |
| height | 188 mm – 7.4" | 238 mm – 9.4" |
| weight | ~730 g – 1.6 lb | ~1.04 Kg – 2.3 lb |

1 Biometric (fingerprint-based) Authentication

During enrollment, which includes the scanning of two fingers, BioCred connects to a server to create an encrypted and digitally signed biometric credential, that the Customer can download as a QR code from a smartphone app available on the Google and Apple stores and/or request as a physical NFC token.

The institution will NOT keep a copy of any biometric data, thus safeguarding privacy and removing the need for secure storage.

When visiting a branch or store, the Customer will scan or read their credential (and thus can be greeted by name), then match it to their finger(s), offline, to securely authenticate.

The digested Customer's fingerprint can be embedded into a document as a secure form a signature, where allowed by legislation.

2 Touch Display & Standard NFC Antenna

The customer-oriented LCD has several purposes:

- Function selection by the Customer (while the Institution's staff interacts via their own terminal)
- E-signature capture via stylus (optional), to be embedded into a contract or agreement
- Contactless read & write

Connectivity

Directly to the LAN via Ethernet or Wi-Fi (optional dongle required), communication via HTTPS secure protocol, with no need to install and maintain APIs or drivers; the host can use any Operating System. A device fleet can be monitored via Panini's EFM (Everest Fleet Management) software system.

3 ID document reading

ID-1 format rigid documents can be scanned via optional (simplex) module, and their hi-res images sent to a chosen verification engine for identity verification (within new account creation) or authentication processes.

BioCred can also read chip-inclusive ID cards and digital IDs, such as the U.S. mobile Driver's License (mDL), via NFC and/or barcode reader (both included).



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