

“Speed is of the essence in the school canteen with lots of hungry mouths to feed within a very tight timeframe; Fujitsu PalmSecure makes that process faster by automating payment.”

Yana Pavlova  
 Head of Customer Relations  
 Sberbank



Fujitsu PalmSecure has transformed how schools manage their canteen environments by streamlining the service and reducing queues.

#### At a glance

Country: Russia  
 Industry: Finance  
 Founded: 1841  
 Employees: 250,000+  
 Website: [www.sberbank.ru](http://www.sberbank.ru)

#### Challenge

Sberbank wanted to offer schools the opportunity to securely and reliably manage canteen transactions, giving parents visibility of how their children spend lunch money.

#### Solution

After looking at fingerprint and iris recognition, the company turned to Fujitsu PalmSecure, a contactless, intuitive authentication platform that captures unique palm-vein signatures. This solution has now been rolled out to over 40 schools with more to follow.

#### Benefit

- Students no longer need to carry cash, reducing the risk of it being lost or stolen
- PalmSecure is contactless and boasts market-leading recognition rates, making it effective in a canteen environment
- Reduces queues and ensures that everyone gets fed within a tight daily time frame
- Sberbank generates revenue through a minimal commission charge for topping up via other banks

## Customer

Sberbank is the leading circulatory platform in the Russian economy, accounting for one third of its banking system, including 14 territorial banks and over 16,000 branches throughout the country across eleven time zones. It offers the widest selection of banking services for retail customers, from traditional deposits and various types of loans to bank cards, money transfers, bank insurance and brokerage services. The company employs over 260,000 qualified professionals who work together to produce world class products and services.

## Products and services

■ Fujitsu PalmSecure

## Challenge

Schools are among Sberbank's many customers and the company is always exploring new areas where it can add value. Currently 80 percent of Russian schoolchildren use cash to pay for lunches, while the majority of the remainder use card payment. However, money can easily be lost or stolen, or spent on unhealthy food and drink. Cards, meanwhile, break or can be lost. Sberbank wanted to introduce a more efficient and secure method for handling canteen transactions in the school environment.

"Cash can be spent on candy in the corner shop or be stolen by bullies, and parents have no visibility of it so we thought there had to be a smarter way to manage lunch money," explains Yana Pavlova, Head of Customer Relations, Sberbank. "We looked at mobile payments but not every child has access to a mobile phone."

After looking at other potential biometric solutions, the bank came across Fujitsu PalmSecure. This met the key criteria of delivering an ultra-reliable, contactless and cost-effective authentication solution.

"Fingerprint ID was effective but parents had concerns about hygiene because it requires physical contact whereas iris recognition didn't impress us with the success rate and parents were worried about damaging the eye," adds Pavlova. "That made Fujitsu PalmSecure the ideal ID solution, combining intuitive, contactless interaction with optimal recognition rates."

## Solution

The Fujitsu PalmSecure sensor uses near-infrared light to capture a person's palm vein pattern, generating a unique biometric template that is matched against pre-registered user palm vein patterns. The PalmSecure technology false accept rate is just 0.00001 percent with an exceptional false reject rate of 0.01 percent, all in a small form factor that generates extremely fast authentication, usually in under one second.

"We began by piloting the system in two schools with 100 children and quickly learned that it was a fast and efficient way of managing the canteen ecosystem," says Pavlova. "We have since rolled the Fujitsu PalmSecure system to 26,000 pupils across 40 schools with plans for further deployment around the country."

Sberbank works with local IT partners and Fujitsu to install two PalmSecure readers per site and to capture student palm signatures in a centralized database. For each school, the process takes less than a month to get up and running.

"It's not quite plug and play but it's close in terms of the simplicity of installation. That means we can cover a lot of ground quickly," continues Pavlova. "Now each canteen is processing an average of 30K RUB per day."

## Benefit

Fujitsu PalmSecure has transformed how schools manage their canteen environments. Not only does it streamline the service, reducing queues, it also automatically notifies parents regarding what their children have purchased.

"Speed is of the essence in the school canteen with lots of hungry mouths to feed within a very tight time frame; Fujitsu PalmSecure makes that process faster by automating payment," remarks Pavlova. "Parents have total visibility of every transaction so they know when money is being spent on fast food and candy."

"They can choose to be notified by SMS or email and we can also integrate behavioral suggestions based on what is being purchased."

It's simple for students and parents to top-up their virtual wallets for free online or at any branch of Sberbank, making the whole process painless. For Sberbank, the new system generates revenue through the minimal commission fees it charges other banks for top-ups.

"It is a holistic authentication solution that means kids don't need to carry cash making them safer and giving their parents more information about their diets," comments Pavlova. "This means they can make more sensible choices and the school can take a better look at overall purchasing patterns."

Sberbank and Fujitsu PalmSecure have together given thousands of children an easy, secure and reliable way to manage their money. With such tangible success, the bank is keen to explore other areas where the authentication solution might be used.

"Bank cards are a good solution but not the ultimate one because they can be lost or damaged so this biometric technology is a viable and long-term alternative that can be used, for example in branch to access your funds. We've also already trialed it in a grocery store and the feedback from customers and owners alike has been very positive."

"Fujitsu gives us intuitive innovation that is uncomplicated and delivers results. PalmSecure has provided a stable, secure payment system for thousands of students," concludes Pavlova.

## FUJITSU

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