



CRIF

TOP EXECUTIVE



MEETING 2018

**National System of Biometric Identification
in Russia**



Glossary

In Russia all aspects of identification in a financial sector are regulated by

Federal Law of August 7, 2001 No. 115-FZ – «On Combating Legalization (Laundering) of Proceeds from Crime and Financing of Terrorism».

Identification – fixing certain information specified by Federal Law about clients, their representatives and beneficiaries and confirmation the accuracy of this information using documents and (or) legally approved information resources.

PPIN – Personal pension insurance number.

Unified System of Identification and Authentication (USIA) – a federal information system, which contains basic personal data of Russian citizens and provides authorized access to the information from other government information systems and government services.

Personal profile in USIA – a data set that includes a name, a passport data, a TIN, a PPIN, an home address and mobile phone number.



Glossary

Biometric samples – a face image and voice data of a person.

PCBT – Personal control biometric template.

United Biometric System (UBS) – a united information system, that collects, processes and retains PCBTs without any other personal data.

Token – an electronic key in the XML form, confirming the fact that the person was authenticated by the USIA.

“Simple” electronic signature (SES) – codes, passwords or other technical means to confirm the fact that the electronic document was created by a certain person.



The participants of the Biometric Identification System

Aim: remote opening of the first account (deposit) for a physical person

Legal basis – Federal law of December 31, 2017 No. 482-FZ.

USIA operator and government regulatory body on remote identification – **Ministry of Digital Development, Communications and Mass Media**

Operator of UBS – **Rostelecom PJSC**

Providers of biometric samples for UBS – **only banks, which are:**

- members of the state Deposit Insurance System;
- not in a process of preventing insolvency (bankruptcy);
- there is no special decision of the Central Bank of Russia on banning the participation in the system of biometric identification.

UBS users: **1 stage - banks only, 2 stage - all financial institutions, 3 stage - any organization.**

Stage 1. Personal profiles.

Step 1. Transmission of information by banks to USIA and UBS

The terms of transmission of information:

- the personal presence of a client – Russian citizen;
- client's consent;
- the data is transmitted on a non-monetary basis for a client;

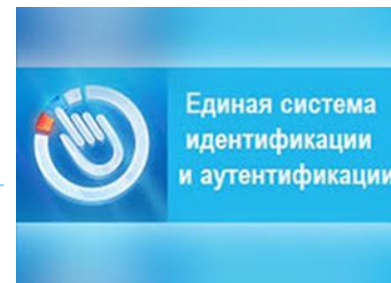


Personal presence

- 1) Name, date of birth, passport data, TIN, citizenship, address
- 2) PPIN + telephone number (for registration in USIA)
- 3) Biometric samples (face image and voice data)
- 4) Consent on processing of the personal data (separately for bank, USIA and UBS)



- 1) Initiating of creating/upgrading of the level of USIA profile
- 2) Transmission of data for creating USIA profile
- 3) Initiating of creating of a biometric profile
- 4) Transmitting of the biometric samples
- 5) Transmitting ID profile to USIA



USIA



United Biometric System

Personal control biometric template

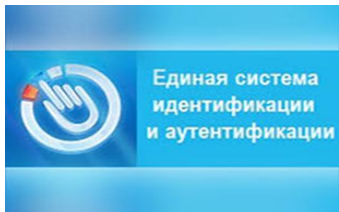
Stage 1. Personal profiles.

Step 2. Checking information in government agencies

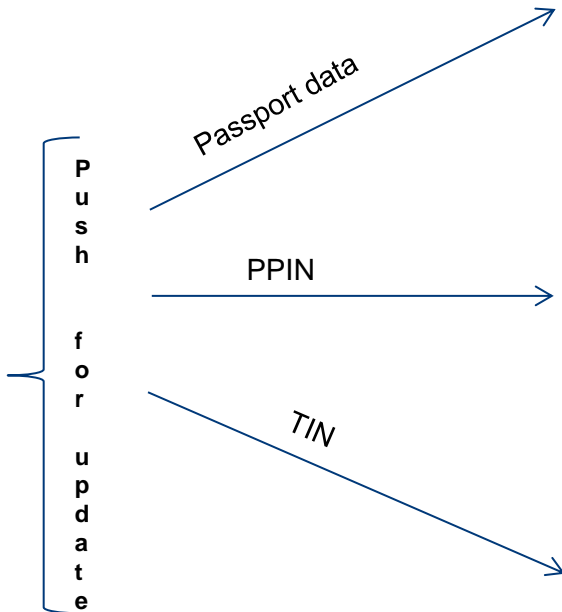


United Biometric System

Info about Personal control
biometric template



USIA



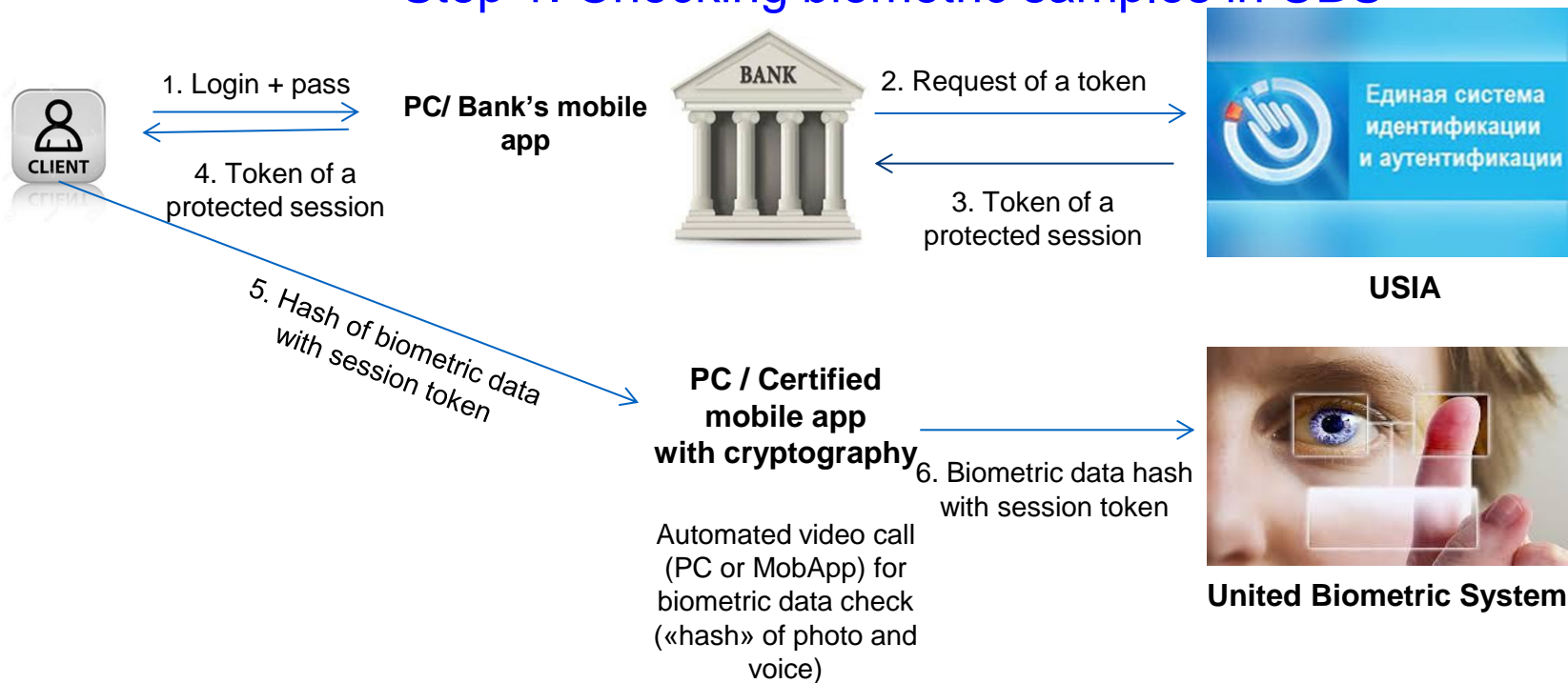
МИНИСТЕРСТВО ВНУТРЕННИХ ДЕЛ
РОССИЙСКОЙ ФЕДЕРАЦИИ



RESULT:

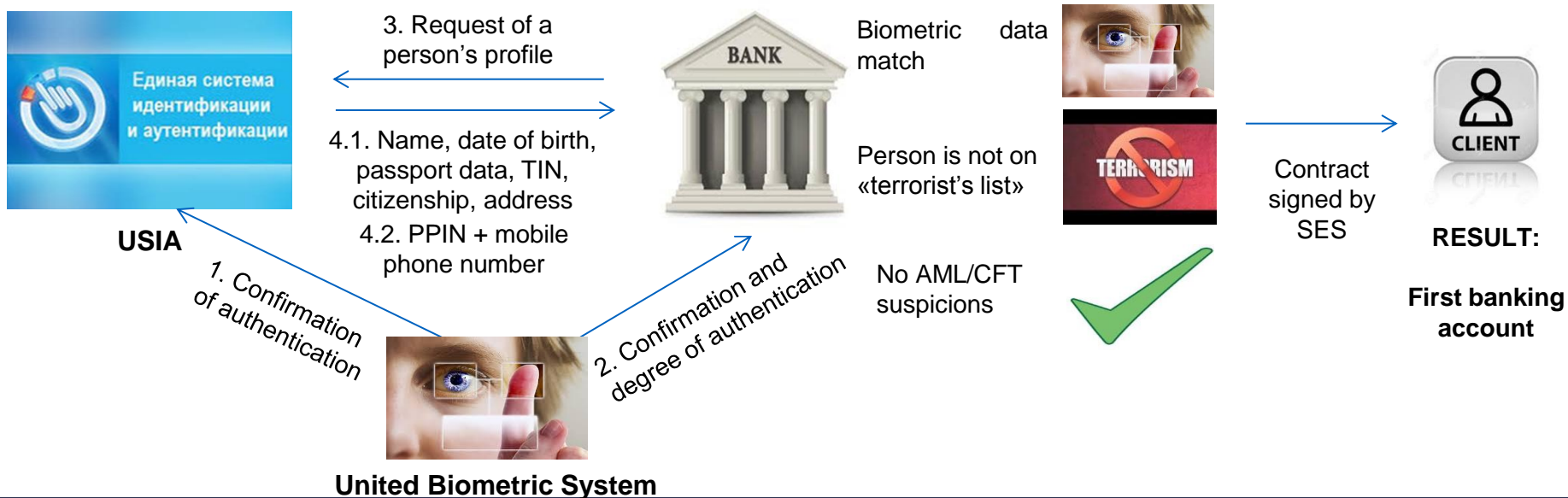
Verified USIA profile (3+)
for remote banking

Stage 2. Remote identification. Step 1. Checking biometric samples in UBS



Stage 2. Remote identification.

Step 4. Remote opening of the first account for a physical person

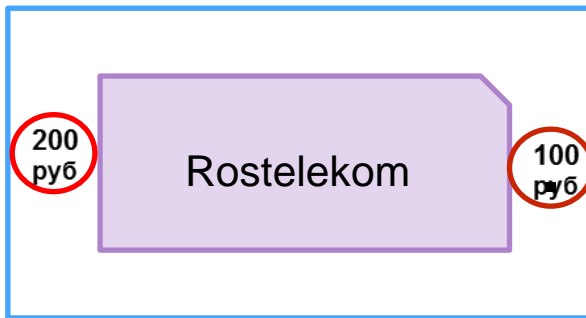


Functional scheme of settlements in case of remote biometric identification



Bank 2

Consumer of remote identification



Rostelekom



Bank 1

Supplier of
Personal control biometric
template

The payment for IT-service
on remote identification

Remuneration (royalty)



First steps of remote biometric identification

From 01.07.2018 to 31.12.2018 all banks have the right to collect biometric samples in any offices and use remote biometric identification.

From 31.12.2018 all banks will be obliged to collect biometric samples in fixed part of their offices.

From 31.12.2019 all banks will be obliged to collect biometric samples in all their offices.



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Thank you for your attention