Biometric authentication in India – a cornerstone achievement in Financial Inclusion

Supporting Biometric Authentication in India

In India, our company is partnering with the Unique Identification Authority of India (UIDAI) to offer biometric authentication services for the Aadhaar program, the largest biometric identity program in the world, and the cornerstone for achieving financial inclusion in the country.

The Aadhaar program was launched by the Indian government in 2009 to provide a means of identification for each resident across the country, as well as to provide a basis for the efficient delivery of welfare benefits and services.

The scale of the Aadhaar initiative is unprecedented; 720 million residents have already been enrolled and an additional 400 million are expected to be enrolled in next 18 months. Its implementation involves active participation by Central, State and Local Governments, as well as public and private sector agencies across the country who are also facilitating the enrollment process.

Our global and India teams have developed a capability for delivery of agnostic authentication services through:

- **Biometric authentication –** The biometric-based system will facilitate "anytime, anywhere" online authentication of a resident based on the demographic and biometric information of that individual, thereby eliminating any chance of duplication or fraud.
- **E- KYC** (Electronic- Know Your Customer) – an electronic service that seeks to verify a resident's proof of identity and address.

We have gone live with our first partner, Khosla Labs, a startup incubator and innovation lab focused on solving large-scale authentication problems using technology, to implement the service.

Says Vikas Varma, group head, South Asia: "This UID program complements MasterCard's global processing strategy and commitment to accelerating financial inclusion. Given the size of

India's unbanked and underbanked population, we're proud to contribute to the advancement of social progress by helping to progress India's electronic payments infrastructure."

Financial inclusion and innovative payment solutions that empower every segment of society are at the core of our activities in many parts of the world. Through this partnership with UIDAI, we aim to provide the Indian government with solutions that help reduce costs, gain efficiencies, curtail fraud and corruption, and advance social progress.

This partnership is the result of the tenacity and initiative of many of our departments and collaboration between multiple regional teams. The India team would like to thank everyone involved in a project that allows us to aide India's goals of social justice and financial inclusion over the next decade.