

**Biometric verification of bank accounts: Number of senior citizens facing problems as skin loses**

A number of senior citizens are facing problems in the biometric verification of their bank accounts as fingerprints are difficult to capture as skin loses its elasticity with age, a survey conducted by Business Recorder reveals.

According to notification of State Bank of Pakistan issued on June 3, 2019, the last date to verify all banks accounts has been extended to June 30, previously it was May 31.

However several commercial banks are not complying with the directives of SBP circular and have informed their elderly clients that unless their biometric verification is approved their accounts will be blocked.

SBP in the notification has allowed banks to utilize NADRA Verisys instead of biometric verification for customers facing genuine issues, including senior/old age citizens with uneven texture / unclear fingerprints. However, such customers are required to provide an undertaking to their bank declaring that the particulars provided to the bank are correct.

BPRD Circular Letter No. 16 of 2019 issued on June 3 states, "Moreover, it is again advised that as per the Frequently Asked Questions (FAQs) on Use of Biometric Technology issued by SBP vide BPRD Circular Letter No. 20 dated June 14, 2017, banks/ DFIs may operate accounts on the basis of NADRA Verisys in genuine cases (as provided in FAQ No. 8), provided the bank/ DFI is satisfied and proper reason/ proof is recorded/ retained by the bank/ DFI".

"For such cases in line with above, in the absence of biometric verification, bank/ DFI may ensure that requisite identification document has been obtained, marked as 'original seen' by their staff and verified through NADRA Verisys. Moreover an undertaking should be obtained from the customer declaring that the particulars provided to the bank/ DFI are correct and that their staff has verified the same. The declaration should be endorsed by the Branch Manager and should be available in the bank's centralized record".

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