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Privacy Considerations in AI Biometrics

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Agenda

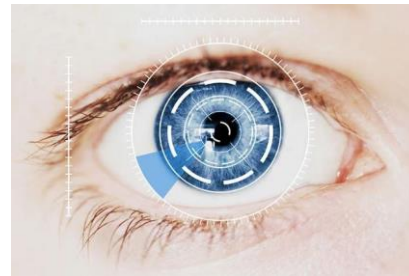
- What are AI Biometrics?
- Privacy Law 101
- AI Biometrics for Financial Institutions
- Voice Biometrics
- Working with Vendors

What are AI Biometrics?

- Artificial Intelligence Technology
- AI Biometrics: Artificial intelligence technology used to identify or process unique physical and behavioral characteristics of individuals. AI biometrics is often used for security as a reliable and convenient way of identifying and verifying individuals.
- Benefits for Financial Services
 - Faster customer service
 - Customer Self-Service
 - Sophisticated Security Measures

Types of AI Biometrics

- Facial Recognition
- Fingerprints
- Iris or retina scan
- Voice Recognition



Privacy Law 101

- No Federal Laws
- Consumer Protection
- Artificial Intelligence Laws
- Biometrics Laws
- State Consumer Privacy Laws
- Related Laws:
 - GLBA
 - Stored Communications Act (SCA)
 - California Invasion of Privacy Act (CIPA)

FEDERAL LAWS



AI Biometrics for Financial Institutions

- Value to Financial Institutions

- Voice Recognition
- Authenticate Customers
- Customer Self-Service
- Analytics & Personalization
- Know Your Customer
- Security

- Uses:

- Mobile Banking
- Branch Banking
- ATMs



- Risks:

- Legal & Regulatory Compliance
- Sensitive Personal Data
- Data Breach Risk
- Unintended Uses
- Unknown Outcomes
- Your Biometrics are Forever



How to Proceed?

- Impossible to Eliminate Risks
- Privacy and Data Security Strategy
 - Notice, Consent, and Exercise of Rights
 - Internal Policies
 - Vendor Standards
 - Data breach response
 - Data mapping
 - Audits
 - Review and Refresh
- Working with AI Vendors
 - Due Diligence
 - Proven Track Record
 - Avoid Storing Biometric Data
 - Avoid Access to Financial Data
 - Contract Negotiations
 - DPA
 - Oversight

Questions???

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