

CONCEPT PAPER

For

RFID based High Net-worth Individual Identification System



1. Introduction:

An organization which has public and/or financial dealings always has few **important customers/visitors**. The important customers are those who contribute significantly in their business and their opinions and contributions matter a great deal in organizational growth. These important customers/visitors are identified as HNI (High Net-worth Individual). All these organizations intend to keep the HNI well informed of new Products, Promotions and any activity of interest to obtain HNI's contribution.

Let us take example of a Bank, the call centers of Bank make series of calls to these individuals but may not succeed in grabbing his/her attention. The reasons can be that the individual is not in right mood to absorb the communication (as the call may be at a wrong time) and secondly such individuals would prefer to have a personal touch to these communications. It has been observed that such important individuals visit the bank / branch but it is not noticed and time & money is being wasted in contacting him. It has been established that the loss of opportunity costs is so high that the proposed solution ROI can be obtained within few months.

2. Proposed System:

Every HNI can be given a special Identification in the form of a Loyalty or any other card that will be RFID enabled. It may also be part of the ATM / Credit Card etc. The tag can have a printable substrate to facilitate printing of human readable characters. The information related to the HNI such as ID, Name, date of creation, valid up to, etc. can be electronically programmed on the RFID tag. This information is available offline.

The proposed solution suggests that an isle consisting of **GATE ANTENNA** to be placed at the **ENTRY / EXIT** of the bank/branch building. As and when an individual enters through the isle for his/her work, SMS and or Email message is triggered to one or many responsible executives of the bank. As soon as the responsible executive receives the message of HNI's presence in the bank/branch, he/she can be personally contacted and communicated with a personal touch.

Proposed Process is as under:

- 2.1 Administrator and personalise the RFID Card for HNI. The details can be retrieved from the central database.
- 2.2 As soon as the HNI enters the premises a WELCOME message can be sent via SMS to the individual. At the same SMS & Email messages can be triggered to the responsible executives.

3.0 Details of proposed functionalities are:



3.1 Administration: A HNI shall be issued a RFID card.

3.2 Triggering Message: Whenever any person enters through the isle of gate antenna his/her identity is captured and verified for the HNI. The gate antennas are connected to server through TCP/IP Network. The database is resident on server. If it is found to be HNI a WELCOME message is triggered to individual's mobile. At the same time SMS & Email messages are triggered to Branch Manager / Manager and other concerned officials. This provides an opportunity to the executives to personally attend to the HNI.

4.0 HARDWARE & SOFTWARE COMPONENTS:

4.1 Hardware for the proposed application will be:

- **RFID Labels / Tags**
- **PAD Antenna with Mid Range Reader** required for Personalisation process.
- **Gate Antenna** for identifying and enabling message triggers.

4.2 Software components will be:

- **Application software on Desk Top**
- **SMS Server software**
- **Email Server software**

(ARCHITECTURE)

Walk through RFID Aisle for Instant SMS & EMAIL Messages

