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Ongoing MINEX Report Card

**Template Generator 4Z**

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Last Updated: October 9, 2015

## Participant Details

**Company:** Innovatrics

**Date Submitted:** 3/10/2015

**Date Validated:** 3/11/2015

**Date Completed:** 3/13/2015

Library	Size (bytes)	MD5 Checksum
minex.dll	397312	8662f6ea813df234a80d83ba5422b384

*NOTE: NIST plans to decertify Windows-based libraries in MINEX III.*

## Compliance Test Results

The following presents **PIV compliance** results per the criteria detailed in [NIST Special Publication 800-76-2: Biometric Specifications for Personal Identity Verification](#).

**PIV: FAIL**

- All certified matchers must be able to match templates from this template generator with an  $\text{FNMR}_{\text{FMR}}(0.01) \leq 0.01$  using two fingers (4.5.2.2-3). ✓
- Minutia density plots derived from generated templates do not exhibit a periodic, grid-like, or geometric structure without reasonable justification. ✗ (See Section 3.4)

## Notes

- This report will be updated as new matching algorithms and template generators pass the compliance test. These updates will not change the PASS/FAIL decision above.
- NIST reserves the right to decertify a template generator if it later discovers the template generator violates PIV specifications in some previously undetected way.

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## 1 Introduction

Testing is performed at a NIST facility. Each participant's submission is validated by NIST before undergoing full testing to ensure it operates correctly. If the matcher passes the validation procedure, it is then used to compare standard fingerprint templates. Performance is assessed against templates created by a template generator submitted by the participant as well as templates created by other compliant template generators.

## 2 Methodology

Testing is performed at a NIST facility. Each participant's submission is validated by NIST before undergoing full testing to ensure it operates correctly. If the template generator passes the validation procedure, performance is assessed by using MINEX compliant matching algorithms to compare templates created by the template generator. These matchers were submitted to the ongoing MINEX program by various participants.

### 2.1 Dataset

Testing is performed over a single dataset of sequestered fingerprint images. The images were collected by U.S. Visit at ports of entry into the United States. They consist of Live-scan plain impressions of left and right index fingers. WSQ [1] compression was applied to all images at a ratio of 15:1. The most recent capture of each subject was treated as the authentication sample, and the next most recent as the enrolled sample.

The dataset was divided into 123 962 mated and 124 994 non-mated subject pairings. Since both left and right index fingerprints are available for each subject, this provides 247 924 mated and 249 988 nonmated single-finger comparisons (after database consolidation). This also means that when left and right index fingers are fused at the score level [2, 7], the sets condense to 123 962 mated and 124 994 nonmated comparison scores.

### 2.2 Accuracy Metrics

Core matching accuracy is presented in the form of Detection Error Tradeoff (DET) plots [6], which show the trade-off between the False Match Rate (FMR) and the False Non-Match Rate (FNMR) as a decision threshold is adjusted. Formally, let  $m_i$  ( $i = 1 \dots M$ ) be the  $i$ th mated comparison score, and  $n_j$  ( $j = 1 \dots N$ ) the  $j$ th non-mated comparison score. Then the statistics are

$$\text{FMR}(\tau) = \frac{1}{N} \sum_{j=1}^N \mathbb{1}\{n_j \geq \tau\}, \quad (1)$$

$$\text{FNMR}(\tau) = \frac{1}{M} \sum_{i=1}^M \mathbb{1}\{m_i < \tau\}. \quad (2)$$

where  $\mathbb{1}\{A\}$  is the indicator [3] of event  $A$ . Equations 1 and 2 define the curve parametrically with the decision threshold,  $\tau$ , as the free parameter. In some figures and tables, FNMR is presented as a function of FMR. This relationship is determined by

$$\text{FNMR}_{\text{FMR}}(\alpha) = \min_{\tau} \{ \text{FNMR}(\tau) \mid \text{FMR}(\tau) \leq \alpha \}, \quad (3)$$

which reads as the smallest FNMR that can be achieved while maintaining an FMR less than or equal to  $\alpha$ , the targeted FMR. This method of relating the two error statistics ensures FNMR is well-defined for all  $0 \leq \alpha \leq 1$ . It also imposes a natural penalty on matching algorithms that produce heavily discretized scores.



Figure 1: MINEX Interoperability Test Setup

### 2.3 Interoperability

Interoperability is tested in a manner similar to *Scenario 1* from the [MINEX Evaluation Report \[4\]](#) (see Figure 1). An enrolment template is prepared using submission X. Submission Y is used to prepare the authentication template and perform the match. The authentication template is always prepared by the same submission used to compare the templates. However, enrolment templates need not originate from the same submission. When they do, we refer to as “native” mode.

### 3 Results

This section details the performance of template generator 4Z. Sections 3.1 and 3.2 present accuracy results for single finger and two finger matching respectively. Section 3.3 presents information on the number of minutia the template generator finds in the samples.

#### 3.1 Single Finger

Single finger comparison results show the combined results for left and right index comparisons. For reference, *NIST Special Publication 800-76-2* requires that the template generator achieve an accuracy of  $\text{FNMR}_{\text{FMR}}(0.01) \leq 0.01$  against all compliant matchers.

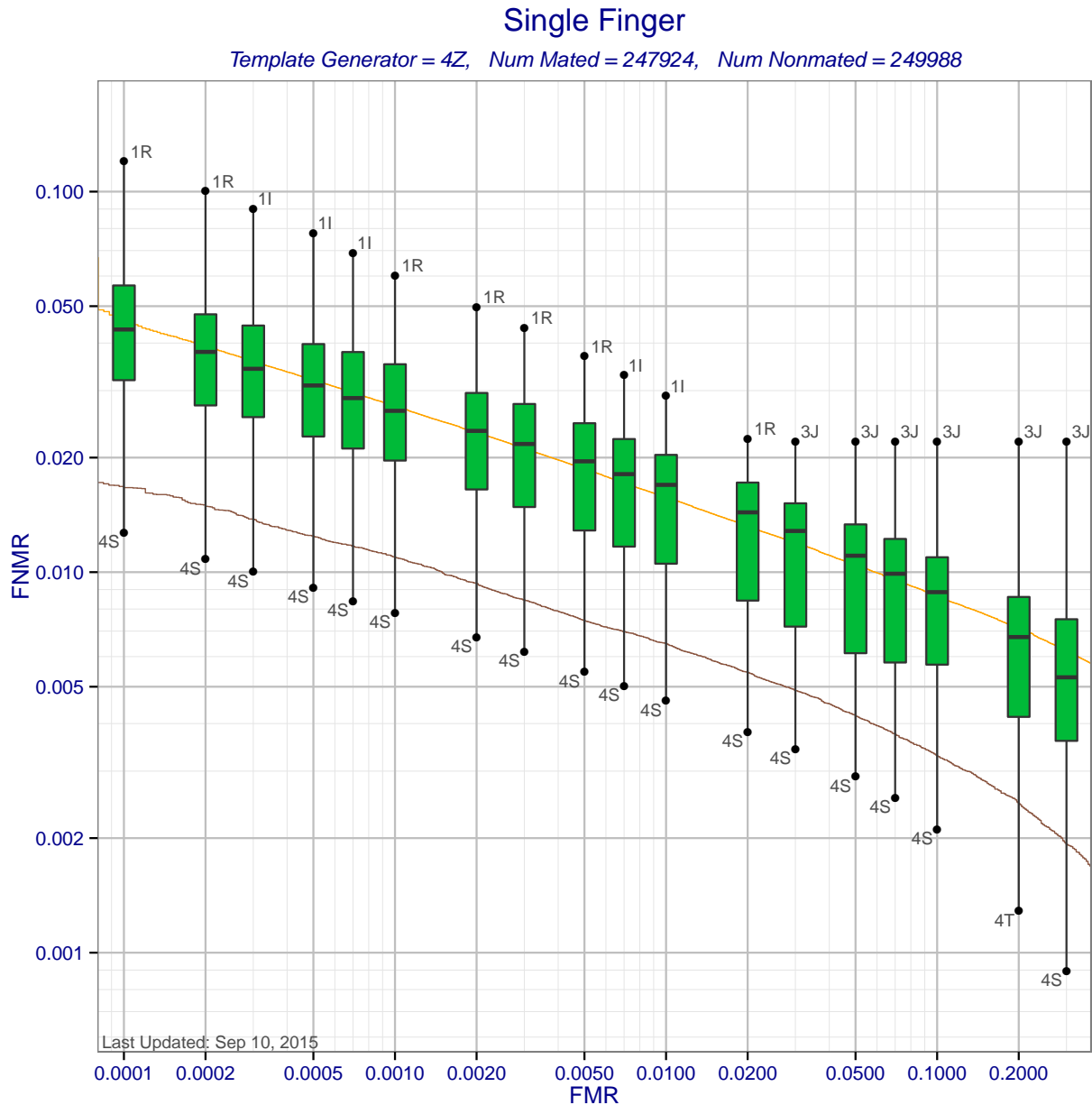


Figure 2: Single finger DET statistics for template generator 4Z. Each box shows the distribution of FNMRs at a fixed FMR across different matchers. The whisker ends show the minimum and maximum FNMRs. The brown curve shows the DET curve when the matcher and template generators were submitted by the same participant. The orange DET curve shows pooled performance when all matchers compare templates created by 4Z.

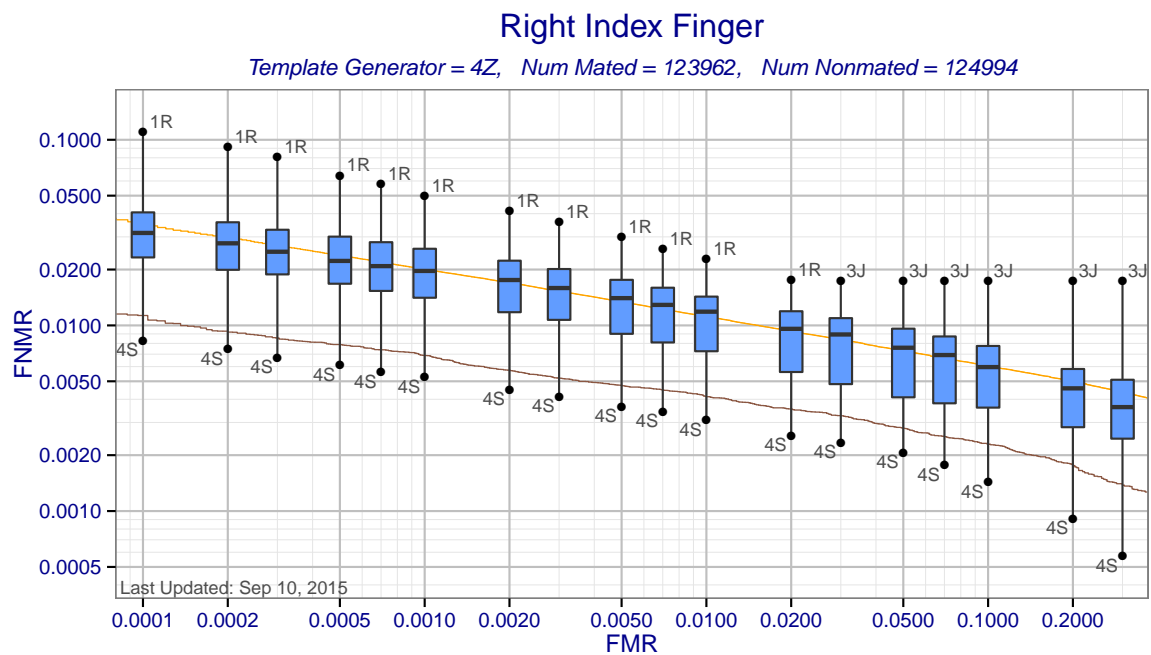


Figure 3: Right Index Finger DET statistics for template generator 4Z. Each box shows the distribution of FNMRs at a fixed FMR across different matchers. The whisker ends show the minimum and maximum FNMRs. The brown curve shows the DET curve when the matcher and template generators were submitted by the same participant. The orange DET curve shows pooled performance when all matchers use templates created by 4Z.

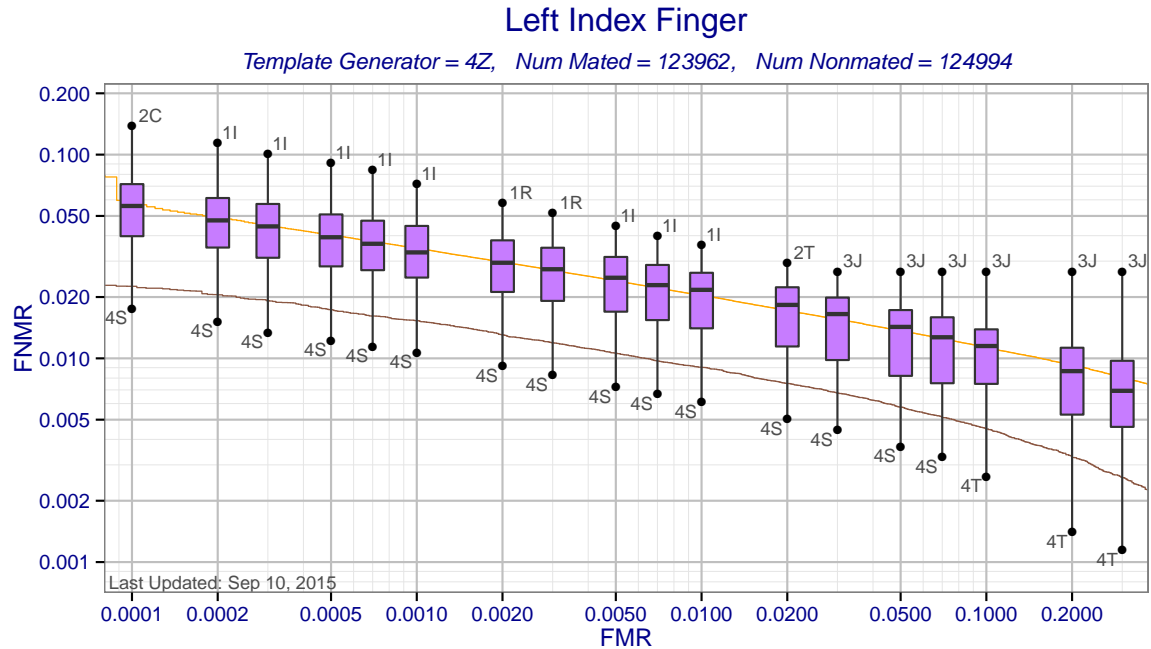


Figure 4: Left Index Finger DET statistics for template generator 4Z. Each box shows the distribution of FNMRs at a fixed FMR across different template generators. The brown curve shows the DET curve when the matcher and template generators were submitted by the same participant. The orange DET curve shows pooled performance when all matchers use templates created by 4Z.

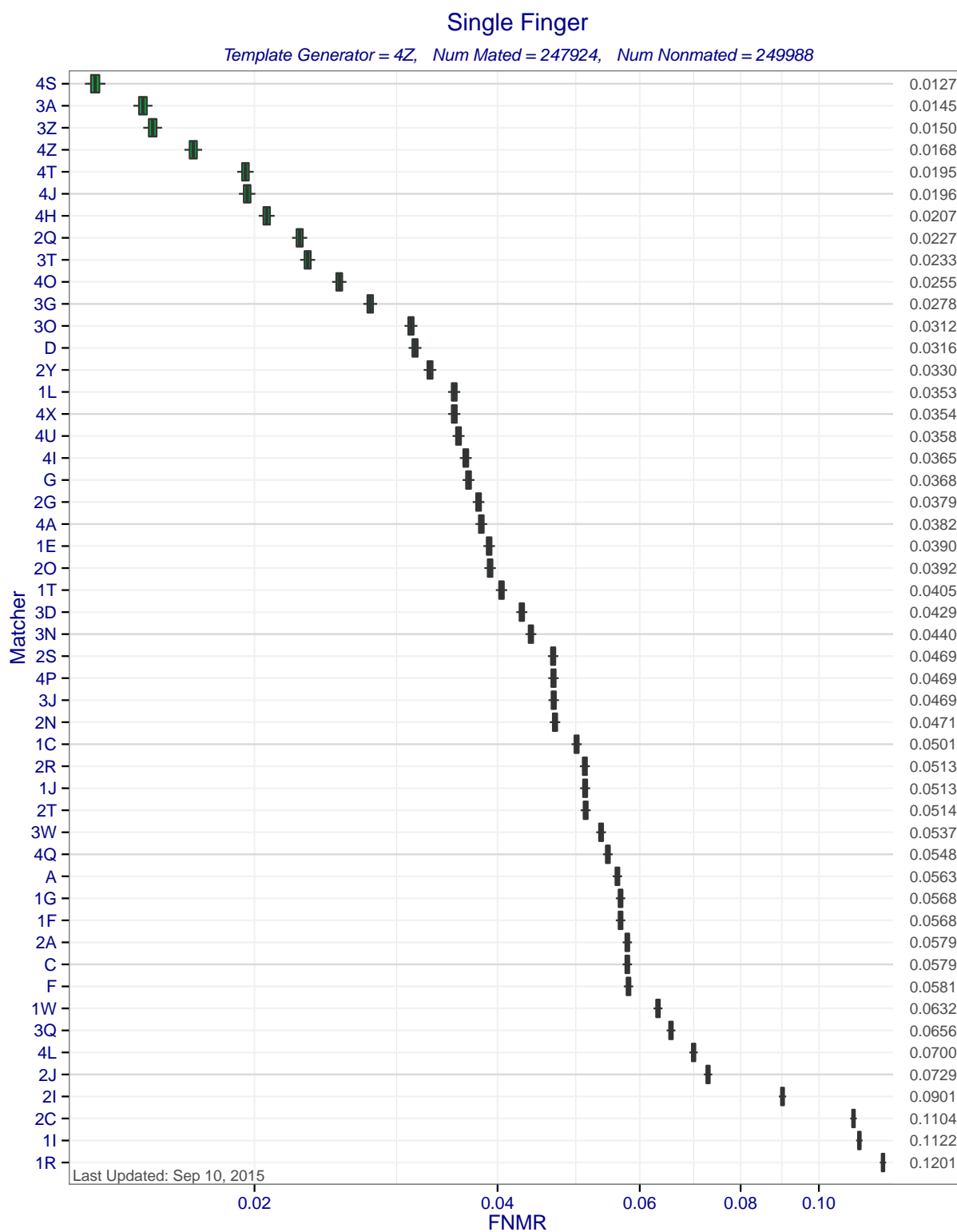


Figure 5: Single Finger FNMRs at FMR=0.0001 when MINEX compliant matchers compare templates created by template generator 4Z. Each box represents uncertainty about the true FNMR. The box edges mark the 50% confidence intervals while the whiskers mark the 90% confidence intervals. The numbers on the right show the actual computed FNMRs.



## 3.2 Two Finger

This section presents accuracy when different MINEX compliant matchers compare templates created by template generator 4Z. Two finger fusion is achieved by averaging the scores for left and right index fingers for each person.

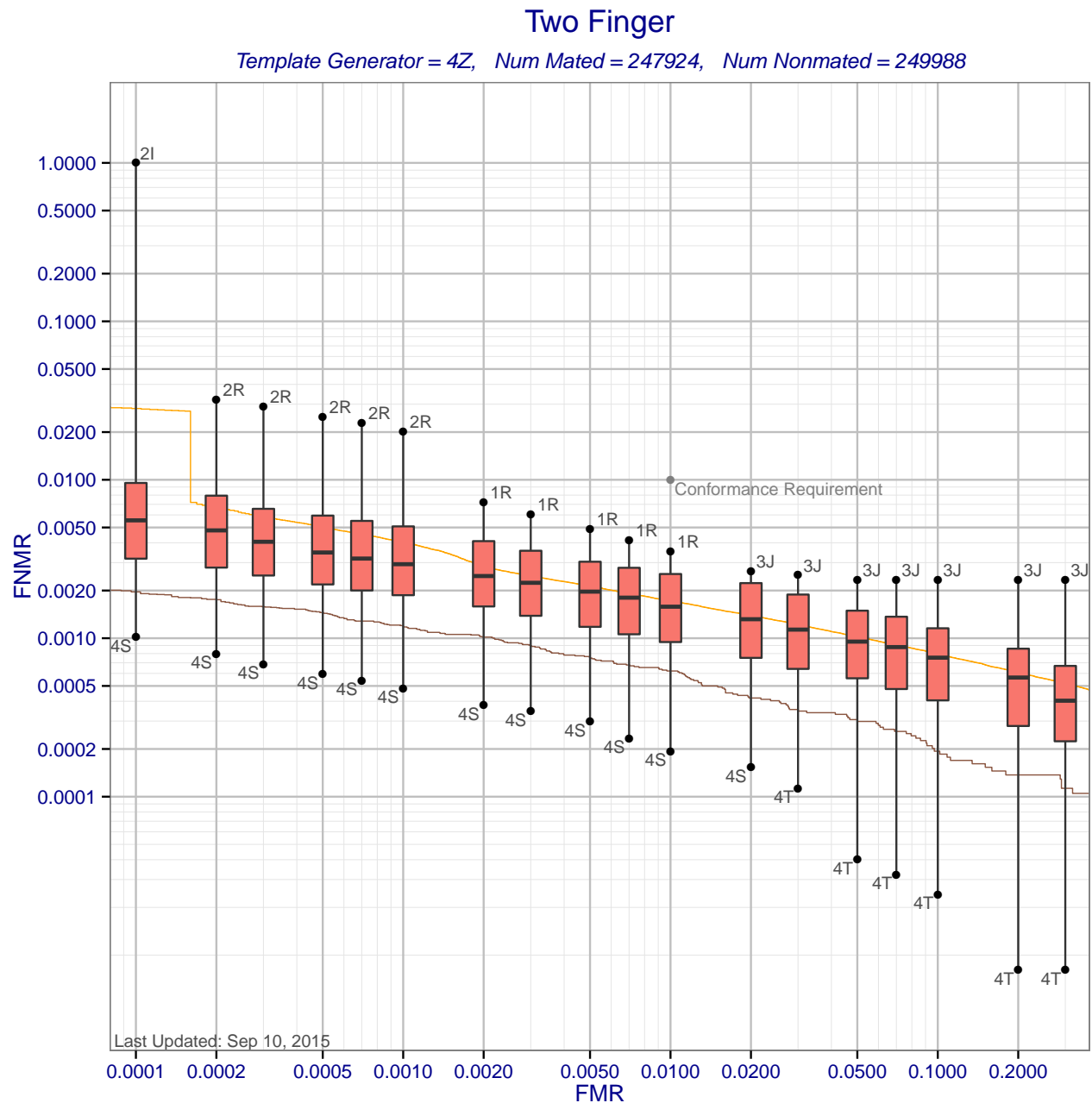


Figure 6: Two Finger DET statistics for template generator 4Z. Each box shows the distribution of FNMRs at a fixed FMR across different matchers. The whisker ends show the minimum and maximum FNMRs. The brown curve shows the DET curve when the matcher and template generators were submitted by the same participant. The orange DET curve shows pooled performance when all matchers use templates created by 4Z. Score-level fusion is achieved by averaging the scores for left and right index fingers.

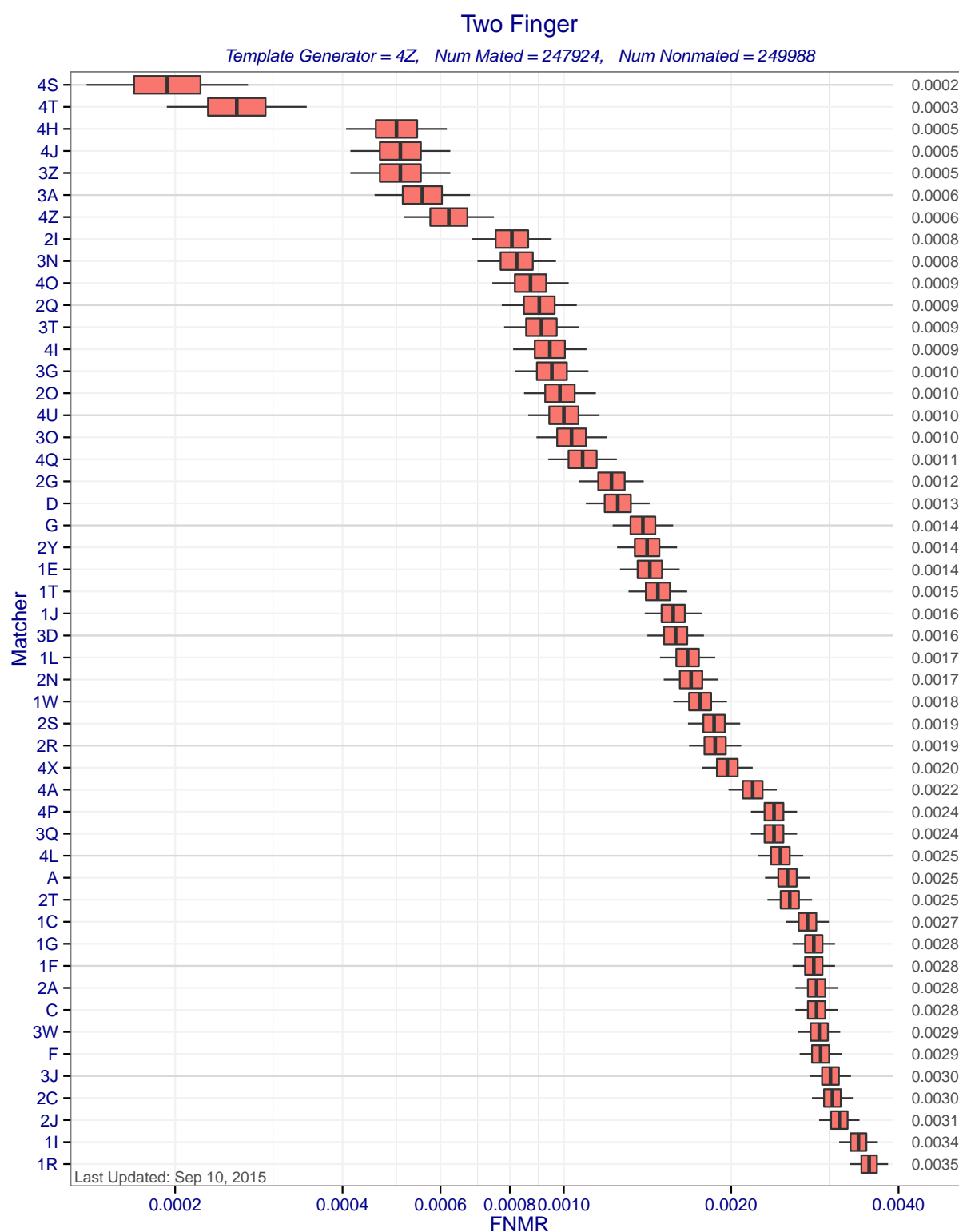


Figure 7: Two Finger FNMR at FMR=0.01 when different matchers compare templates created by template generator 4Z. Each box represents uncertainty about the true FNMR. The box edges mark the 50% confidence intervals while the whiskers mark the 90% confidence intervals. The numbers on the right show the actual computed FNMRs. Score-level fusion is achieved by averaging the scores for left and right index fingers.

### 3.3 Minutia Counts

This section presents information relating to the number of minutia the template generator finds in fingerprint images. The relative number of minutia found in common fingerprint images has been shown to influence matching outcomes [8, 5].

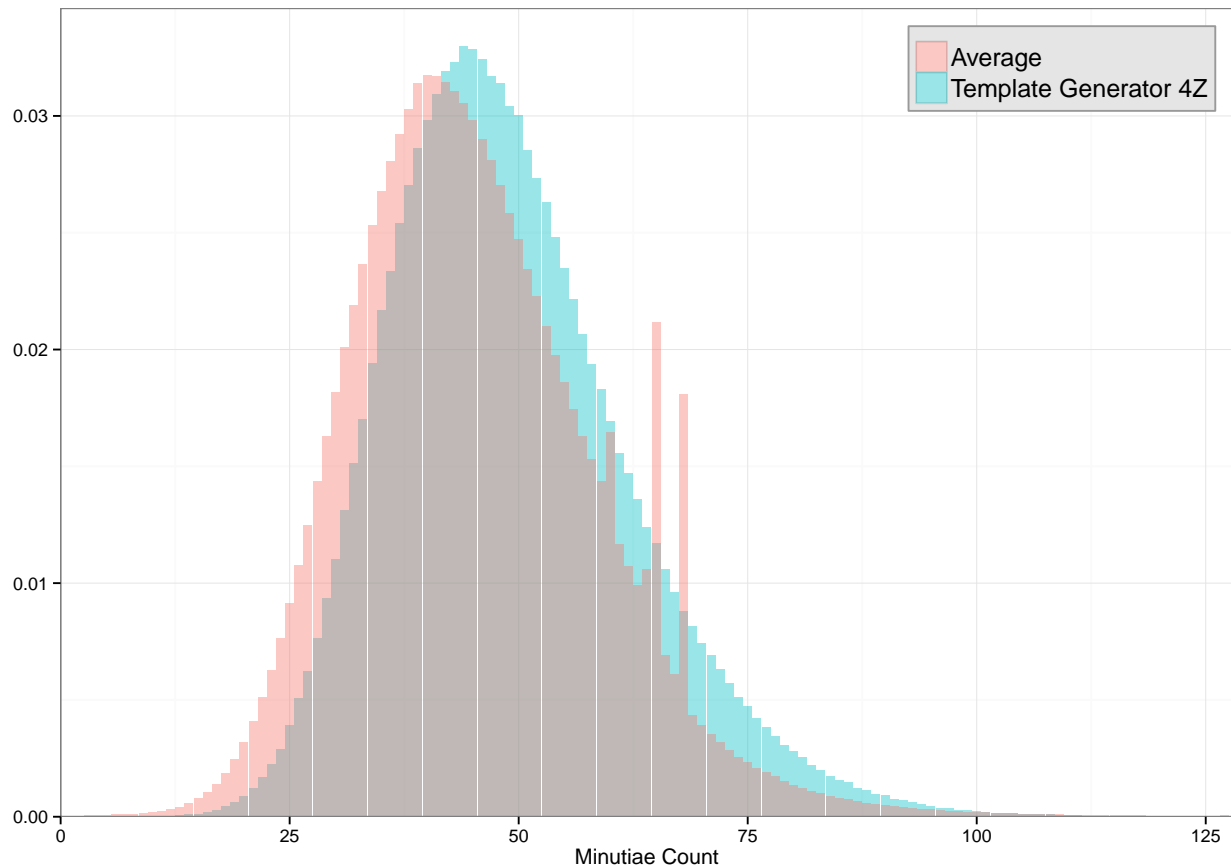
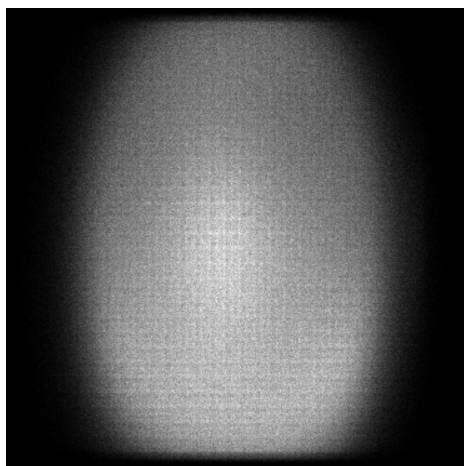


Figure 8: Probability distribution of the number of minutia the template generator found in the samples. The average probability distribution shows the combined distribution of minutia counts across all compliant template generators.

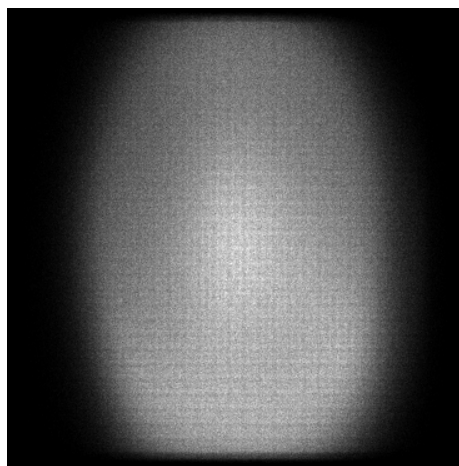
### 3.4 Minutia Density Plots

Minutia density plots show where the template generator tends to find minutia in fingerprint images. They are 2D histograms where the degree of illumination at an  $(x, y)$  coordinate indicates how frequently the software located a minutiae point at that location. The purpose of showing minutia density plots is to determine whether the template generator exhibits regional preference when locating minutia.

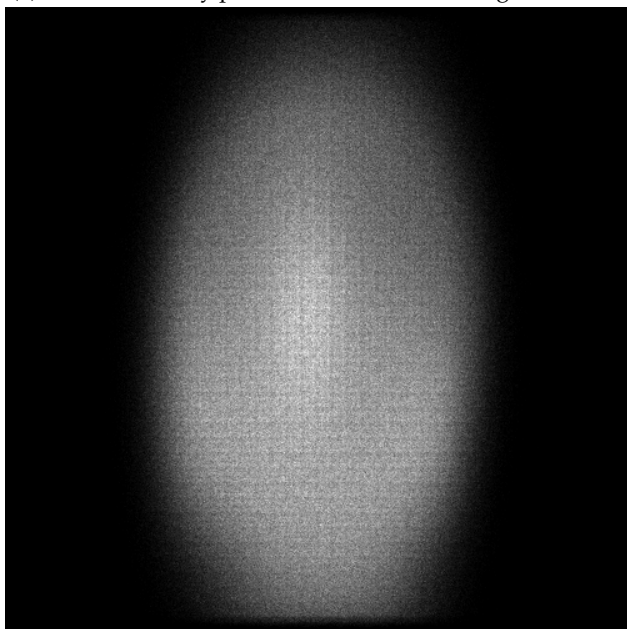
**NIST has determined that this template generator produces minutia exhibiting a periodic structure.** This is an indication that the template generator is departing from the minutia placement requirements of INCITS 378, clause 5. The expected pattern is a locally uniform distribution, and the appearance of local structure indicates systematic non-conformance with the standard. Given such behavior negatively affects interoperability[8], developers are asked to determine the cause of such behavior – for example, as an artifact of a tilebased image processing algorithms applied to the input fingerprint image and to resubmit corrected algorithms.



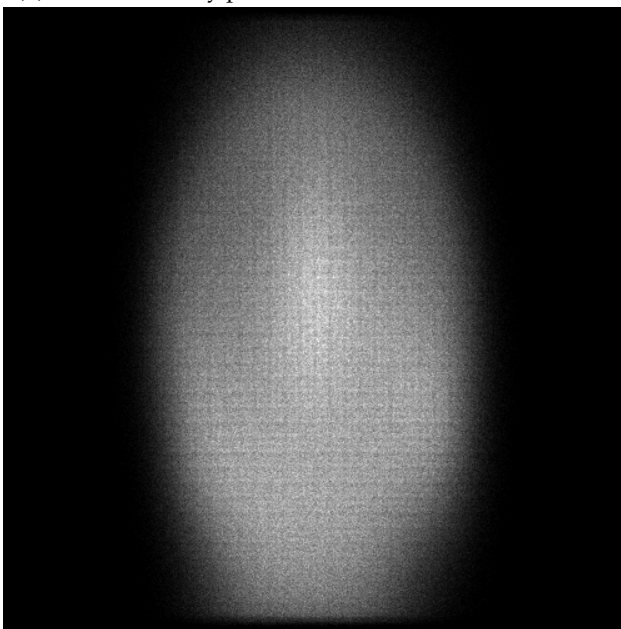
(a) Minutia density plot for 251 874 368x368 right indexes.



(b) Minutia density plot for 251 874 368x368 left indexes.



(c) Minutia density plot for 123 120 500x500 right indexes.



(d) Minutia density plot for 123 120 500x500 left indexes.

Figure 9: 2D Minutia density plots.

## 4 Performance Tables

The following tables present accuracy numbers, including estimates of uncertainty in the form of 90% confidence bounds. These tables are provided because most of the figures in the main body of the report do not present actual accuracy numbers.

Table 1: *Single finger FNMRs at various FMRs when 4Z and MINEX compliant matchers compare templates created by template generator 4Z.*

Matcher	FNMR @ FMR=0.01	FNMR @ FMR=0.001	FNMR @ FMR=0.0001
A	$0.0229 \pm 0.0005$	$0.0344 \pm 0.0006$	$0.0563 \pm 0.0008$
B	—	—	—
C	$0.0203 \pm 0.0005$	$0.0360 \pm 0.0006$	$0.0579 \pm 0.0008$
D	$0.0134 \pm 0.0004$	$0.0206 \pm 0.0005$	$0.0316 \pm 0.0006$
F	$0.0204 \pm 0.0005$	$0.0362 \pm 0.0006$	$0.0581 \pm 0.0008$
G	$0.0173 \pm 0.0004$	$0.0220 \pm 0.0005$	$0.0368 \pm 0.0006$
1C	$0.0204 \pm 0.0005$	$0.0337 \pm 0.0006$	$0.0501 \pm 0.0007$
1E	$0.0167 \pm 0.0004$	$0.0270 \pm 0.0005$	$0.0390 \pm 0.0006$
1F	$0.0225 \pm 0.0005$	$0.0388 \pm 0.0006$	$0.0568 \pm 0.0008$
1G	$0.0225 \pm 0.0005$	$0.0388 \pm 0.0006$	$0.0568 \pm 0.0008$
1I	$0.0291 \pm 0.0006$	$0.0599 \pm 0.0008$	$0.112 \pm 0.001$
1J	$0.0165 \pm 0.0004$	$0.0299 \pm 0.0006$	$0.0513 \pm 0.0007$
1L	$0.0143 \pm 0.0004$	$0.0236 \pm 0.0005$	$0.0353 \pm 0.0006$
1R	$0.0286 \pm 0.0006$	$0.0602 \pm 0.0008$	$0.120 \pm 0.001$
1T	$0.0157 \pm 0.0004$	$0.0267 \pm 0.0005$	$0.0405 \pm 0.0007$
1W	$0.0182 \pm 0.0004$	$0.0345 \pm 0.0006$	$0.0632 \pm 0.0008$
2A	$0.0203 \pm 0.0005$	$0.0360 \pm 0.0006$	$0.0579 \pm 0.0008$
2C	$0.0256 \pm 0.0005$	$0.0515 \pm 0.0007$	$0.110 \pm 0.001$
2G	$0.0119 \pm 0.0004$	$0.0230 \pm 0.0005$	$0.0379 \pm 0.0006$
2I	$0.0106 \pm 0.0003$	$0.0227 \pm 0.0005$	$0.0901 \pm 0.0009$
2J	$0.0221 \pm 0.0005$	$0.0416 \pm 0.0007$	$0.0729 \pm 0.0009$
2N	$0.0172 \pm 0.0004$	$0.0289 \pm 0.0006$	$0.0471 \pm 0.0007$
2O	$0.0095 \pm 0.0003$	$0.0184 \pm 0.0004$	$0.0392 \pm 0.0006$
2Q	$0.0092 \pm 0.0003$	$0.0152 \pm 0.0004$	$0.0227 \pm 0.0005$
2R	$0.0184 \pm 0.0004$	$0.0317 \pm 0.0006$	$0.0513 \pm 0.0007$
2S	$0.0175 \pm 0.0004$	$0.0291 \pm 0.0006$	$0.0469 \pm 0.0007$
2T	$0.0244 \pm 0.0005$	$0.0370 \pm 0.0006$	$0.0514 \pm 0.0007$
2Y	$0.0123 \pm 0.0004$	$0.0201 \pm 0.0005$	$0.0330 \pm 0.0006$
3A	$0.0070 \pm 0.0003$	$0.0099 \pm 0.0003$	$0.0145 \pm 0.0004$
3D	$0.0175 \pm 0.0004$	$0.0288 \pm 0.0006$	$0.0429 \pm 0.0007$
3G	$0.0102 \pm 0.0003$	$0.0178 \pm 0.0004$	$0.0278 \pm 0.0005$
3J	$0.0235 \pm 0.0005$	$0.0328 \pm 0.0006$	$0.0469 \pm 0.0007$
3N	$0.0107 \pm 0.0003$	$0.0223 \pm 0.0005$	$0.0440 \pm 0.0007$
3O	$0.0119 \pm 0.0004$	$0.0196 \pm 0.0005$	$0.0312 \pm 0.0006$
3Q	$0.0226 \pm 0.0005$	$0.0419 \pm 0.0007$	$0.0656 \pm 0.0008$
3T	$0.0092 \pm 0.0003$	$0.0149 \pm 0.0004$	$0.0233 \pm 0.0005$
3W	$0.0200 \pm 0.0005$	$0.0354 \pm 0.0006$	$0.0537 \pm 0.0007$
3Z	$0.0061 \pm 0.0003$	$0.0099 \pm 0.0003$	$0.0150 \pm 0.0004$
4A	$0.0176 \pm 0.0004$	$0.0263 \pm 0.0005$	$0.0382 \pm 0.0006$
4H	$0.0064 \pm 0.0003$	$0.0115 \pm 0.0004$	$0.0207 \pm 0.0005$

Table 1: (continued)

Matcher	FNMR @ FMR=0.01	FNMR @ FMR=0.001	FNMR @ FMR=0.0001
4I	$0.0112 \pm 0.0003$	$0.0216 \pm 0.0005$	$0.0365 \pm 0.0006$
4J	$0.0066 \pm 0.0003$	$0.0122 \pm 0.0004$	$0.0196 \pm 0.0005$
4L	$0.0215 \pm 0.0005$	$0.0358 \pm 0.0006$	$0.0700 \pm 0.0008$
4O	$0.0087 \pm 0.0003$	$0.0159 \pm 0.0004$	$0.0255 \pm 0.0005$
4P	$0.0184 \pm 0.0004$	$0.0292 \pm 0.0006$	$0.0469 \pm 0.0007$
4Q	$0.0128 \pm 0.0004$	$0.0251 \pm 0.0005$	$0.0548 \pm 0.0008$
4S	$0.0046 \pm 0.0002$	$0.0078 \pm 0.0003$	$0.0127 \pm 0.0004$
4T	$0.0065 \pm 0.0003$	$0.0125 \pm 0.0004$	$0.0195 \pm 0.0005$
4U	$0.0105 \pm 0.0003$	$0.0199 \pm 0.0005$	$0.0358 \pm 0.0006$
4X	$0.0185 \pm 0.0004$	$0.0261 \pm 0.0005$	$0.0354 \pm 0.0006$
4Z	$0.0065 \pm 0.0003$	$0.0110 \pm 0.0003$	$0.0168 \pm 0.0004$

Table 2: *Right index finger FNMRs at various FMRs when 4Z and MINEX compliant matchers compare templates created by template generator 4Z.*

Matcher	FNMR @ FMR=0.01	FNMR @ FMR=0.001	FNMR @ FMR=0.0001
A	$0.0161 \pm 0.0006$	$0.0245 \pm 0.0007$	$0.0435 \pm 0.0010$
B	—	—	—
C	$0.0142 \pm 0.0006$	$0.0264 \pm 0.0007$	$0.0445 \pm 0.0010$
D	$0.0099 \pm 0.0005$	$0.0150 \pm 0.0006$	$0.0218 \pm 0.0007$
F	$0.0143 \pm 0.0006$	$0.0266 \pm 0.0008$	$0.0436 \pm 0.0010$
G	$0.0119 \pm 0.0005$	$0.0149 \pm 0.0006$	$0.0261 \pm 0.0007$
1C	$0.0154 \pm 0.0006$	$0.0259 \pm 0.0007$	$0.0395 \pm 0.0009$
1E	$0.0129 \pm 0.0005$	$0.0207 \pm 0.0007$	$0.0301 \pm 0.0008$
1F	$0.0156 \pm 0.0006$	$0.0280 \pm 0.0008$	$0.0406 \pm 0.0009$
1G	$0.0156 \pm 0.0006$	$0.0280 \pm 0.0008$	$0.0406 \pm 0.0009$
1I	$0.0223 \pm 0.0007$	$0.049 \pm 0.001$	$0.097 \pm 0.001$
1J	$0.0119 \pm 0.0005$	$0.0230 \pm 0.0007$	$0.0403 \pm 0.0009$
1L	$0.0104 \pm 0.0005$	$0.0175 \pm 0.0006$	$0.0259 \pm 0.0007$
1R	$0.0228 \pm 0.0007$	$0.050 \pm 0.001$	$0.110 \pm 0.001$
1T	$0.0108 \pm 0.0005$	$0.0190 \pm 0.0006$	$0.0296 \pm 0.0008$
1W	$0.0133 \pm 0.0005$	$0.0257 \pm 0.0007$	$0.0446 \pm 0.0010$
2A	$0.0142 \pm 0.0006$	$0.0264 \pm 0.0007$	$0.0445 \pm 0.0010$
2C	$0.0190 \pm 0.0006$	$0.0394 \pm 0.0009$	$0.086 \pm 0.001$
2G	$0.0076 \pm 0.0004$	$0.0152 \pm 0.0006$	$0.0260 \pm 0.0007$
2I	$0.0072 \pm 0.0004$	$0.0157 \pm 0.0006$	$0.048 \pm 0.001$
2J	$0.0154 \pm 0.0006$	$0.0310 \pm 0.0008$	$0.059 \pm 0.001$
2N	$0.0118 \pm 0.0005$	$0.0211 \pm 0.0007$	$0.0351 \pm 0.0009$
2O	$0.0062 \pm 0.0004$	$0.0138 \pm 0.0005$	$0.0310 \pm 0.0008$
2Q	$0.0060 \pm 0.0004$	$0.0102 \pm 0.0005$	$0.0156 \pm 0.0006$
2R	$0.0136 \pm 0.0005$	$0.0247 \pm 0.0007$	$0.0397 \pm 0.0009$
2S	$0.0116 \pm 0.0005$	$0.0202 \pm 0.0007$	$0.0311 \pm 0.0008$
2T	$0.0172 \pm 0.0006$	$0.0270 \pm 0.0008$	$0.0388 \pm 0.0009$
2Y	$0.0084 \pm 0.0004$	$0.0142 \pm 0.0006$	$0.0246 \pm 0.0007$
3A	$0.0050 \pm 0.0003$	$0.0069 \pm 0.0004$	$0.0104 \pm 0.0005$
3D	$0.0125 \pm 0.0005$	$0.0212 \pm 0.0007$	$0.0331 \pm 0.0008$
3G	$0.0066 \pm 0.0004$	$0.0120 \pm 0.0005$	$0.0186 \pm 0.0006$
3J	$0.0186 \pm 0.0006$	$0.0268 \pm 0.0008$	$0.0376 \pm 0.0009$
3N	$0.0073 \pm 0.0004$	$0.0154 \pm 0.0006$	$0.0319 \pm 0.0008$
3O	$0.0082 \pm 0.0004$	$0.0141 \pm 0.0006$	$0.0228 \pm 0.0007$
3Q	$0.0157 \pm 0.0006$	$0.0324 \pm 0.0008$	$0.053 \pm 0.001$
3T	$0.0062 \pm 0.0004$	$0.0104 \pm 0.0005$	$0.0175 \pm 0.0006$
3W	$0.0141 \pm 0.0006$	$0.0257 \pm 0.0007$	$0.0394 \pm 0.0009$
3Z	$0.0041 \pm 0.0003$	$0.0067 \pm 0.0004$	$0.0099 \pm 0.0005$
4A	$0.0131 \pm 0.0005$	$0.0199 \pm 0.0007$	$0.0309 \pm 0.0008$
4H	$0.0042 \pm 0.0003$	$0.0074 \pm 0.0004$	$0.0147 \pm 0.0006$

Table 2: (continued)

Matcher	FNMR @ FMR=0.01	FNMR @ FMR=0.001	FNMR @ FMR=0.0001
4I	$0.0078 \pm 0.0004$	$0.0154 \pm 0.0006$	$0.0276 \pm 0.0008$
4J	$0.0041 \pm 0.0003$	$0.0077 \pm 0.0004$	$0.0124 \pm 0.0005$
4L	$0.0145 \pm 0.0006$	$0.0257 \pm 0.0007$	$0.052 \pm 0.001$
4O	$0.0055 \pm 0.0003$	$0.0101 \pm 0.0005$	$0.0162 \pm 0.0006$
4P	$0.0127 \pm 0.0005$	$0.0208 \pm 0.0007$	$0.0350 \pm 0.0009$
4Q	$0.0091 \pm 0.0004$	$0.0178 \pm 0.0006$	$0.0365 \pm 0.0009$
4S	$0.0031 \pm 0.0003$	$0.0053 \pm 0.0003$	$0.0083 \pm 0.0004$
4T	$0.0048 \pm 0.0003$	$0.0089 \pm 0.0004$	$0.0141 \pm 0.0006$
4U	$0.0074 \pm 0.0004$	$0.0148 \pm 0.0006$	$0.0253 \pm 0.0007$
4X	$0.0134 \pm 0.0005$	$0.0194 \pm 0.0006$	$0.0270 \pm 0.0008$
4Z	$0.0041 \pm 0.0003$	$0.0069 \pm 0.0004$	$0.0113 \pm 0.0005$



Table 3: Left index finger FNMRs at various FMRs when 4Z and MINEX compliant matchers compare templates created by template generator 4Z.

Matcher	FNMR @ FMR=0.01	FNMR @ FMR=0.001	FNMR @ FMR=0.0001
A	$0.0297 \pm 0.0008$	$0.0428 \pm 0.0009$	$0.065 \pm 0.001$
B	—	—	—
C	$0.0263 \pm 0.0007$	$0.0457 \pm 0.0010$	$0.072 \pm 0.001$
D	$0.0170 \pm 0.0006$	$0.0261 \pm 0.0007$	$0.0401 \pm 0.0009$
F	$0.0263 \pm 0.0007$	$0.0461 \pm 0.0010$	$0.072 \pm 0.001$
G	$0.0226 \pm 0.0007$	$0.0297 \pm 0.0008$	$0.0476 \pm 0.0010$
1C	$0.0255 \pm 0.0007$	$0.0413 \pm 0.0009$	$0.062 \pm 0.001$
1E	$0.0204 \pm 0.0007$	$0.0334 \pm 0.0008$	$0.048 \pm 0.001$
1F	$0.0293 \pm 0.0008$	$0.050 \pm 0.001$	$0.074 \pm 0.001$
1G	$0.0293 \pm 0.0008$	$0.050 \pm 0.001$	$0.074 \pm 0.001$
1I	$0.0361 \pm 0.0009$	$0.072 \pm 0.001$	$0.127 \pm 0.002$
1J	$0.0212 \pm 0.0007$	$0.0370 \pm 0.0009$	$0.062 \pm 0.001$
1L	$0.0183 \pm 0.0006$	$0.0302 \pm 0.0008$	$0.0456 \pm 0.0010$
1R	$0.0346 \pm 0.0009$	$0.071 \pm 0.001$	$0.126 \pm 0.002$
1T	$0.0205 \pm 0.0007$	$0.0349 \pm 0.0009$	$0.053 \pm 0.001$
1W	$0.0234 \pm 0.0007$	$0.0436 \pm 0.0010$	$0.082 \pm 0.001$
2A	$0.0263 \pm 0.0007$	$0.0457 \pm 0.0010$	$0.072 \pm 0.001$
2C	$0.0322 \pm 0.0008$	$0.065 \pm 0.001$	$0.138 \pm 0.002$
2G	$0.0165 \pm 0.0006$	$0.0308 \pm 0.0008$	$0.051 \pm 0.001$
2I	$0.0142 \pm 0.0006$	$0.0293 \pm 0.0008$	$0.138 \pm 0.002$
2J	$0.0291 \pm 0.0008$	$0.052 \pm 0.001$	$0.087 \pm 0.001$
2N	$0.0226 \pm 0.0007$	$0.0366 \pm 0.0009$	$0.058 \pm 0.001$
2O	$0.0128 \pm 0.0005$	$0.0230 \pm 0.0007$	$0.0397 \pm 0.0009$
2Q	$0.0124 \pm 0.0005$	$0.0201 \pm 0.0007$	$0.0297 \pm 0.0008$
2R	$0.0234 \pm 0.0007$	$0.0389 \pm 0.0009$	$0.063 \pm 0.001$
2S	$0.0231 \pm 0.0007$	$0.0383 \pm 0.0009$	$0.060 \pm 0.001$
2T	$0.0317 \pm 0.0008$	$0.0470 \pm 0.0010$	$0.064 \pm 0.001$
2Y	$0.0164 \pm 0.0006$	$0.0261 \pm 0.0007$	$0.0421 \pm 0.0009$
3A	$0.0090 \pm 0.0004$	$0.0132 \pm 0.0005$	$0.0195 \pm 0.0006$
3D	$0.0228 \pm 0.0007$	$0.0366 \pm 0.0009$	$0.055 \pm 0.001$
3G	$0.0140 \pm 0.0005$	$0.0240 \pm 0.0007$	$0.0382 \pm 0.0009$
3J	$0.0283 \pm 0.0008$	$0.0389 \pm 0.0009$	$0.057 \pm 0.001$
3N	$0.0144 \pm 0.0006$	$0.0290 \pm 0.0008$	$0.057 \pm 0.001$
3O	$0.0153 \pm 0.0006$	$0.0248 \pm 0.0007$	$0.0387 \pm 0.0009$
3Q	$0.0294 \pm 0.0008$	$0.051 \pm 0.001$	$0.078 \pm 0.001$
3T	$0.0121 \pm 0.0005$	$0.0196 \pm 0.0006$	$0.0296 \pm 0.0008$
3W	$0.0261 \pm 0.0007$	$0.0450 \pm 0.0010$	$0.069 \pm 0.001$
3Z	$0.0081 \pm 0.0004$	$0.0130 \pm 0.0005$	$0.0203 \pm 0.0007$
4A	$0.0222 \pm 0.0007$	$0.0328 \pm 0.0008$	$0.0464 \pm 0.0010$
4H	$0.0087 \pm 0.0004$	$0.0163 \pm 0.0006$	$0.0266 \pm 0.0008$

Table 3: (continued)

Matcher	FNMR @ FMR=0.01	FNMR @ FMR=0.001	FNMR @ FMR=0.0001
4I	$0.0148 \pm 0.0006$	$0.0280 \pm 0.0008$	$0.0462 \pm 0.0010$
4J	$0.0092 \pm 0.0004$	$0.0171 \pm 0.0006$	$0.0266 \pm 0.0008$
4L	$0.0287 \pm 0.0008$	$0.0457 \pm 0.0010$	$0.078 \pm 0.001$
4O	$0.0121 \pm 0.0005$	$0.0224 \pm 0.0007$	$0.0368 \pm 0.0009$
4P	$0.0240 \pm 0.0007$	$0.0365 \pm 0.0009$	$0.057 \pm 0.001$
4Q	$0.0165 \pm 0.0006$	$0.0328 \pm 0.0008$	$0.078 \pm 0.001$
4S	$0.0061 \pm 0.0004$	$0.0107 \pm 0.0005$	$0.0176 \pm 0.0006$
4T	$0.0088 \pm 0.0004$	$0.0155 \pm 0.0006$	$0.0255 \pm 0.0007$
4U	$0.0138 \pm 0.0005$	$0.0252 \pm 0.0007$	$0.0458 \pm 0.0010$
4X	$0.0236 \pm 0.0007$	$0.0328 \pm 0.0008$	$0.0440 \pm 0.0010$
4Z	$0.0090 \pm 0.0004$	$0.0153 \pm 0.0006$	$0.0226 \pm 0.0007$

Table 4: Two finger FNMRs at various FMRs when 4Z and MINEX compliant matchers compare templates created by template generator 4Z.

Matcher	FNMR @ FMR=0.01	FNMR @ FMR=0.001	FNMR @ FMR=0.0001
A	$0.0025 \pm 0.0002$	$0.0044 \pm 0.0002$	$0.0130 \pm 0.0004$
B	—	—	—
C	$0.0028 \pm 0.0002$	$0.0055 \pm 0.0002$	$0.0100 \pm 0.0003$
D	$0.0013 \pm 0.0001$	$0.0020 \pm 0.0001$	$0.0034 \pm 0.0002$
F	$0.0029 \pm 0.0002$	$0.0055 \pm 0.0002$	$0.0098 \pm 0.0003$
G	$0.0014 \pm 0.0001$	$0.0024 \pm 0.0002$	$0.0047 \pm 0.0002$
1C	$0.0027 \pm 0.0002$	$0.0052 \pm 0.0002$	$0.0077 \pm 0.0003$
1E	$0.0014 \pm 0.0001$	$0.0025 \pm 0.0002$	$0.0042 \pm 0.0002$
1F	$0.0028 \pm 0.0002$	$0.0051 \pm 0.0002$	$0.0096 \pm 0.0003$
1G	$0.0028 \pm 0.0002$	$0.0051 \pm 0.0002$	$0.0096 \pm 0.0003$
1I	$0.0034 \pm 0.0002$	$0.0107 \pm 0.0003$	$0.0298 \pm 0.0006$
1J	$0.0016 \pm 0.0001$	$0.0033 \pm 0.0002$	$0.0063 \pm 0.0003$
1L	$0.0017 \pm 0.0001$	$0.0029 \pm 0.0002$	$0.0046 \pm 0.0002$
1R	$0.0035 \pm 0.0002$	$0.0108 \pm 0.0003$	$0.0300 \pm 0.0006$
1T	$0.0015 \pm 0.0001$	$0.0029 \pm 0.0002$	$0.0052 \pm 0.0002$
1W	$0.0018 \pm 0.0001$	$0.0166 \pm 0.0004$	$0.0397 \pm 0.0006$
2A	$0.0028 \pm 0.0002$	$0.0055 \pm 0.0002$	$0.0100 \pm 0.0003$
2C	$0.0030 \pm 0.0002$	$0.0079 \pm 0.0003$	$0.0272 \pm 0.0005$
2G	$0.0012 \pm 0.0001$	$0.0024 \pm 0.0002$	$0.0047 \pm 0.0002$
2I	$0.00081 \pm 0.00009$	$0.0021 \pm 0.0002$	$1.000000 \pm 0.000005$
2J	$0.0031 \pm 0.0002$	$0.0071 \pm 0.0003$	$0.0153 \pm 0.0004$
2N	$0.0017 \pm 0.0001$	$0.0032 \pm 0.0002$	$0.0059 \pm 0.0003$
2O	$0.0010 \pm 0.0001$	$0.0018 \pm 0.0001$	$0.0030 \pm 0.0002$
2Q	$0.00090 \pm 0.00010$	$0.0015 \pm 0.0001$	$0.0024 \pm 0.0002$
2R	$0.0019 \pm 0.0001$	$0.0202 \pm 0.0005$	$0.0351 \pm 0.0006$
2S	$0.0019 \pm 0.0001$	$0.0036 \pm 0.0002$	$0.0061 \pm 0.0003$
2T	$0.0025 \pm 0.0002$	$0.0043 \pm 0.0002$	$0.0067 \pm 0.0003$
2Y	$0.0014 \pm 0.0001$	$0.0025 \pm 0.0002$	$0.0046 \pm 0.0002$
3A	$0.00056 \pm 0.00008$	$0.00087 \pm 0.00010$	$0.0014 \pm 0.0001$
3D	$0.0016 \pm 0.0001$	$0.0029 \pm 0.0002$	$0.0050 \pm 0.0002$
3G	$0.0010 \pm 0.0001$	$0.0017 \pm 0.0001$	$0.0028 \pm 0.0002$
3J	$0.0030 \pm 0.0002$	$0.0050 \pm 0.0002$	$0.0077 \pm 0.0003$
3N	$0.00082 \pm 0.00009$	$0.0020 \pm 0.0001$	$0.0048 \pm 0.0002$
3O	$0.0010 \pm 0.0001$	$0.0020 \pm 0.0001$	$0.0031 \pm 0.0002$
3Q	$0.0024 \pm 0.0002$	$0.0052 \pm 0.0002$	$0.0103 \pm 0.0003$
3T	$0.00091 \pm 0.00010$	$0.0015 \pm 0.0001$	$0.0025 \pm 0.0002$
3W	$0.0029 \pm 0.0002$	$0.0049 \pm 0.0002$	$0.0082 \pm 0.0003$
3Z	$0.00051 \pm 0.00007$	$0.0009 \pm 0.0001$	$0.0015 \pm 0.0001$
4A	$0.0022 \pm 0.0002$	$0.0036 \pm 0.0002$	$0.0062 \pm 0.0003$
4H	$0.00050 \pm 0.00007$	$0.0009 \pm 0.0001$	$0.0017 \pm 0.0001$

Table 4: (continued)

Matcher	FNMR @ FMR=0.01	FNMR @ FMR=0.001	FNMR @ FMR=0.0001
4I	$0.0009 \pm 0.0001$	$0.0018 \pm 0.0001$	$0.0038 \pm 0.0002$
4J	$0.00051 \pm 0.00007$	$0.0011 \pm 0.0001$	$0.0017 \pm 0.0001$
4L	$0.0025 \pm 0.0002$	$0.0049 \pm 0.0002$	$0.0092 \pm 0.0003$
4O	$0.00087 \pm 0.00010$	$0.0017 \pm 0.0001$	$0.0030 \pm 0.0002$
4P	$0.0024 \pm 0.0002$	$0.0041 \pm 0.0002$	$0.0073 \pm 0.0003$
4Q	$0.0011 \pm 0.0001$	$0.0027 \pm 0.0002$	$0.0066 \pm 0.0003$
4S	$0.00019 \pm 0.00005$	$0.00048 \pm 0.00007$	$0.0010 \pm 0.0001$
4T	$0.00026 \pm 0.00005$	$0.00081 \pm 0.00009$	$0.0017 \pm 0.0001$
4U	$0.0010 \pm 0.0001$	$0.0020 \pm 0.0001$	$0.0038 \pm 0.0002$
4X	$0.0020 \pm 0.0001$	$0.0031 \pm 0.0002$	$0.0051 \pm 0.0002$
4Z	$0.00062 \pm 0.00008$	$0.0012 \pm 0.0001$	$0.0020 \pm 0.0001$

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