



Environ

Identity • Data • Security

CBN SUPERVISORY ANNEX

Formal Control Alignment & Supervisory Assurance

This annex is provided solely for supervisory review by the Central Bank of Nigeria (CBN). It describes how Environ Fraud Combat Controls support CBN risk-based supervision, operational resilience, consumer protection, and financial system integrity.

Supervisory Control Objectives

- Strong customer authentication and Proof-of-Life assurance
- Insider threat detection and prevention
- Privileged access governance and accountability
- Early detection of anomalous behaviour
- Audit-grade evidentiary records

CBN Supervisory Focus	Environ Control Implementation
Authentication Integrity	Finger Vein Proof-of-Life for high-risk actions
Insider Risk Oversight	AI-based behavioural monitoring of staff access
Privileged Access Management	Role-based and threshold-defined controls
Audit & Evidence	Biometric digital signatures with immutable logs
Incident Response	Forensic-ready Proof-of-Life event records

The above controls support supervisory confidence by ensuring that all material actions within regulated institutions are attributable to verified, living individuals at the point of execution.