United Nations Global Compact
Sustainable Development Goals

Annual Communication on Progress
July 2022

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Statement of continued support by our Chief Executive Officer

This is our fourth Annual Communication on Progress Report (COP), issued as part of our responsibilities as a signatory to the United Nations Global Compact.

We recognise that a key requirement for participation in the UN Global Compact is the annual submission of a COP that describes our company's efforts to implement the Ten Principles.

I am pleased to confirm that IrisGuard UK Ltd reaffirms its support to the Ten Principles of the United Nation Global Compact on Human Rights, Labour, Environment and Anti-Corruption. With this communication we express our intent to continue to implement those principles.
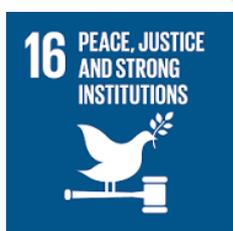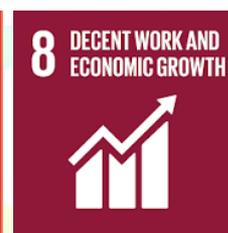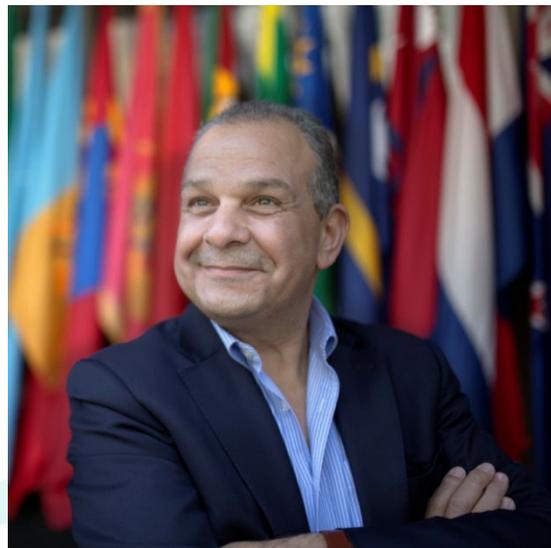
We are committed to making the UN Global Compact and its principles part of the strategy, culture and day-to-day operations of our company and to engage in collaborative projects that advance the broader development goals of the United Nations, particularly these seven Sustainable Development Goals – adding <u>one new goal</u> (Goal 8) we will support.

This year, we enter our third decade of operations and we maintain our leading position in the world of biometrics due to our unmatched quality and engineering, with our new cameras still based on the same early principles we pioneered and patented and which we've continued to build on.

We are developing new solutions and new products to support the increasing demand for contactless biometric identification linked with the delivery of services. We were the first in the world to commercialise the usage of biometrics by authenticating cash and other value transfers, providing irrefutable proof of identity.

Today, we are increasingly more called upon by Governments and non-profit organisations who need to support a growing number of people, both in the developing world where conflicts sadly continue and more recently in Europe due to the ongoing war in Ukraine.

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Our solutions provide full accountability and transparency for our partners as well as ourselves and we continue our commitment to report on progress annually, to make a clear statement of this commitment to our stakeholders and the general public.

I invite you to read the following report which details the progress we have made in the last 12 months.

Mr Imad Malhas
Founder & CEO

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About IrisGuard

Who we are

Global electronic payment solutions company, providing an end-to-end authentication of financial transactions powered by our iris recognition technology and enabling targeted daily assistance delivery to millions of beneficiaries – directly increasing access to affordable financial services for the un(der)banked.

When we were founded in 2001, our technology was utilised at border security and our systems at UAE airports across 3,273 days prevented over 650,000 offenders from entering. Now, we are leading the way in payments, Blockchain and microfinance having developed our own hardware, software and APIs which help bring assistance to millions daily.

We have established ourselves as a trusted provider of identity solutions for the management of large populations in operationally challenging environments, supplying a full-service solution for a variety of settings including national security and border control, cash/food/non-food humanitarian aid transfers, Government to citizen social protection and mobile money.

Our award-winning systems have been recognized by the GSMA in 2021 by winning a GLOMO Award for Best Mobile Innovation Supporting Emergency or Humanitarian Situations for "Covid-safe mobile iris payment solution, enabling uninterrupted access to aid for millions".

Where we work

UK HQ/Milton Keynes - R&D / Hardware / Marketing / Sales / Finance / HR

Regional office Jordan/Amman - Software development / Sales / Finance / Operations

Regional office USA/ Washington D.C. – Sales

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Our Vision

is a world where digital payments and transactions are trusted, protected and secured through iris recognition, providing 100% accurate proof-of-life

Our Mission

is to provide the unbanked with dignified, secured and cost-effecive financial inclusion platforms based on our innovative iris recognition technology.

Brand Values – PRIDE

Passion	We have the energy, drive and attitude to never give up
Respect	We put human dignity, care and compassion into everything we do
Innovation	We have the courage and conviction to pioneer the future
Design	We create, originate and construct to the highest standards
Excellence	We continuously strive to go above and beyond to exceed expectations

What we do

We verify one individual out of millions in real time-without cards, PIN numbers, private keys or bank accounts. We utilise the human iris as the most accurate human identifier available today.

We authenticate financial transactions in less than three seconds thus removing the complexity of distributing cash assistance from donors to beneficiaries, streamlining the process on the ground and stretching funding further by eliminating identity related fraud.

Our safe and secure iris recognition system requires one-time enrolment only and is scalable depending on the size of project, with no minimum value or frequency required. The process of transferring any type of assistance utilising IrisGuard's end-to-end solution is safe, more efficient and significantly more reliable than other forms of biometrics such as face recognition or fingerprints.

Delivering benefits for the whole eco-system

Beneficiaries	Donors		Financial Service Provider - FSP
Entitlement protection; iris cannot be stolen like a card	Total elimination of fraud and embezzlement through targeted assistance delivery	Impeccable accountability through proof of delivery, life, and place	Increase business from a larger donor pool and generate additional service business from beneficiaries
Convenience and ease of use; using the iris means no card to lose or forget	24/7 customer support with live monitoring and consolidated real-time	Better cash management as the money remains in the donor account until the beneficiary goes to collect it	Eliminate KYC risk
Better quality of service through freedom of choice and reduced travel distance to outlet	Data access without sharing - better protection for beneficiary data	Rapid mobile deployment with a pay-as-you-go model	One-payment reconciliation process
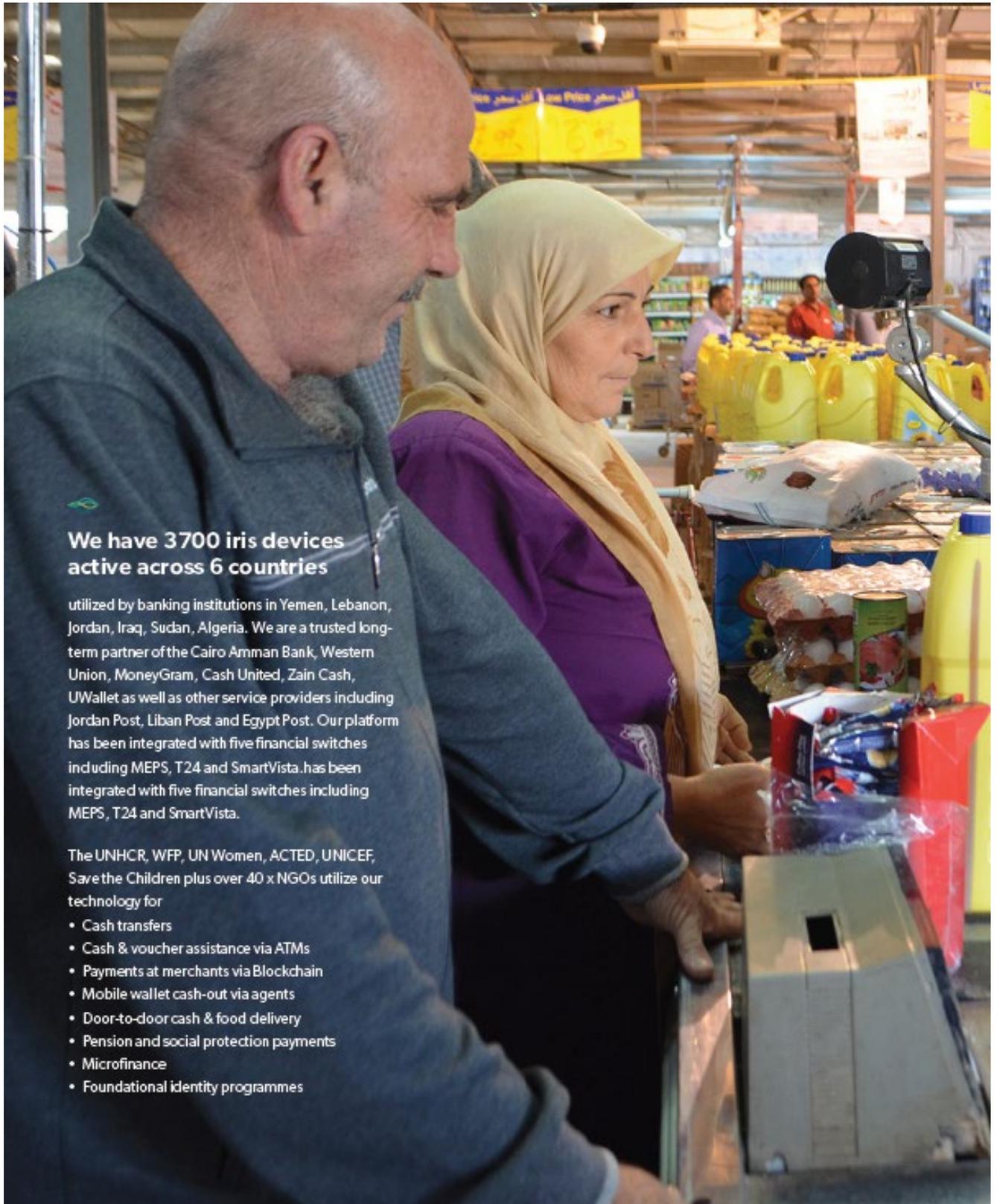
We have 3700 iris devices active across 6 countries

utilized by banking institutions in Yemen, Lebanon, Jordan, Iraq, Sudan, Algeria. We are a trusted long-term partner of the Cairo Amman Bank, Western Union, MoneyGram, Cash United, Zain Cash, UWallet as well as other service providers including Jordan Post, Liban Post and Egypt Post. Our platform has been integrated with five financial switches including MEPS, T24 and SmartVista.has been integrated with five financial switches including MEPS, T24 and SmartVista.

The UNHCR, WFP, UN Women, ACTED, UNICEF, Save the Children plus over 40 x NGOs utilize our technology for
- Cash transfers
- Cash & voucher assistance via ATMs
- Payments at merchants via Blockchain
- Mobile wallet cash-out via agents
- Door-to-door cash & food delivery
- Pension and social protection payments
- Microfinance
- Foundational identity programmes

How we provide it

The process of transferring any type of assistance utilising IrisGuard's end-to-end solution is safe, more efficient and significantly more reliable than other forms of biometrics such as face recognition or fingerprints.

Software

• We provide open APIs to software and application developers to integrate with our secure platform for rapid integration with both Android and Windows systems

• Onboarding process can be tailored to suit individual business's needs

• All our EyeCloud® products in their fixed, portable and embedded range, are protected by the highest standards and are certified to ISO9001:2015 and ISO 27001 standards

• EyeCloud® packets are protected with an end-to-end encryption scheme, which uses the latest industry-standard cryptographic algorithms

• Reliable & consistent response time of less than 3 seconds

Hardware

• We design, develop and manufacture a variety of state-of-the-art iris capture devices in the UK

• Our systems incorporate leading-edge, defense-grade countermeasures to prevent spoofing

• Our devices link to the private EyeCloud® platform, with flexibility to host database inside or outside of country

• We have 9 patents including pupil-dilation detection, off-axis gaze, video attack detection and more

• Offline onboarding & authentication with our EyePay® Phone, which has full compliance to PAD (Presentation Attack Detection) ISO 30107-3 Level 1 testing, performed independently by iBeta labs in the USA

• Any personal data and biometric records collected by our clients/partners remain under their ownership stored on their own servers

• No PII or Iris records held on any of our deployed devices

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What makes us different

• Our systems are technologically advanced and built to withstand extreme environmental conditions whilst operating reliably 24/7/365

• Our technology usage was the first in the world to be commercialised, thanks to our unique position to provide a complete solution with own hardware and through a simple Application Programming Interface (API

• We are the only biometric company who focus purely on iris recognition and our history goes back over 20 years being one of the very first companies to refine and commercialise its usage.

• Our platform is designed to handle millions of people whilst maintaining 100% accuracy and fast response times

• Our safe and secure iris recognition system requires one-time enrolment only and is scalable depending on the size of project, with no minimum value or frequency required.

Who do you trust with data

Biometrics are being fast adopted within a variety of applications and industries as we live in an increasingly digital world, driven ever more by the Covid-19 pandemic and therefore there is a growing need to protect our identities and assets.

Utilisation of biometrics is a fast and convenient method of accessing services and funds, however robust regulations and data protection safeguards must be in place for biometrics to be used as a service effectively and securely and that comes down to who do we trust to collect, hold, control and process our biometric data.

GDPR compliance & security

Our process is completely anonymised, gender and racially neutral empowering equality and digital inclusion whilst eliminating risks associated with identity theft and safeguarding citizens privacy.

The iris image collected during the onboarding process is transferred into a template and is used for cross matching purposes returning an anonymous identifier, controlled and stored by our clients.

Our devices hold no iris or personal data and therefore pose no risk to any data being lost, stolen or misused in any way. Our clients retain the ownership and access to all data collected.

We conform to current industry standards and have number of patents covering encryption of both our hardware and software platforms, to ensure that data of our clients as well as beneficiaries has the highest protection and security.

We support key humanitarian assistance industry networks

We are proud supporters of **The Million Lives Club (MLC)** in Dec 20 we were officially welcomed a member of its Vanguard cohor, which consists of innovators and social entrepreneurs from around the world who are making a significant impact in addressing global development challenges and have served over 1 million people who live on less than $5 per day.

We are also members of the **Biometrics Institute**, the **GSMA** and the **Cash Learning Partnership (CaLP)** network of 80 members who collectively deliver the vast majority of CVA in humanitarian contexts worldwide. Their members include UN agencies, Red Cross Red Crescent Movement, local and international NGOs, donors and private sector organisations.

Award winning and certified iris recognition technology

IrisGuard are delighted to have won at the world's biggest Mobile show in Barcelona, the 2021 GSMA GLOMO Awards, for the Best Mobile Innovation supporting Emergency or Humanitarian situations for our Covid-safe mobile iris payment solution, enabling uninterrupted access to aid for millions.

IrisGuard has received their final certification and notice of compliance for Presentation Attack Detection to internationally recognised ISO 30107-3 standards from independent test house specialists, iBeta labs, in Denver.

IrisGuard is one of only two companies globally to receive such compliance for its EyePay® android phone, app and EyeCloud® processing system.

IrisGuard is ISO 9001:2015 and ISO 27001:2013 (MEA only) certified.

TAKE. ONE. LOOK.
Last 12 months at IrisGuard

Look Inside IrisGuard with Mustafa Jaber
July 2021

"I've asked myself this question many times. But deep down I believe that the best sales ability comes with the understanding of the technical and engineering side of the product. I've spent more than 14 years in the technical and integration areas. It gives me confidence that whilst I understand the system requirements, I can accurately apply it to the needs of my customers and they also value the fact that we don't stop innovating."

To read the full interview, click here.

Mustafa Jaber
Regional Business Development Manager

IrisGuard joins the Biometrics Institute as both celebrate 20 years of success
September 2021

We are excited to announce that we have become a member of the Biometrics Institute, the global, independent, impartial, international members association, which promotes the responsible and ethical use of biometrics. Simon Reed, our Deputy Director comments;

"*We are looking forward to working with a diverse global biometrics network, sharing our insights and experiences and playing a key part in the development of good practices supporting responsible use of biometrics across a variety of settings. As this is also our 20th anniversary year, it is an excellent time to further support the Institute.*"

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Look Inside IrisGuard with Mohammed Al Khamaiseh
September 2021

Mohammed Al Khamaiseh
Technical Support Manager

"The architecture of the solution we put in place depends on many elements including the number of stations, the distance and the output of the site survey. That enables us to decide the requirements at each location, particularly in remote areas.

I'd echo what my colleagues have said, the talent and dedication within the team is fantastic and great to be part of. Seeing the impact we have on the millions of vulnerable people makes us get up every morning.**"**

To read the full interview, click here.

IrisGuard, BNCTL and EyeTrust LDA announce partnership to launch iris payments in Timor-Leste
September 2021

BNCTL (Banco Nacional de Comércio de Timor-Leste) signs an agreement with IrisGuard and EyeTrust LDA for the deployment of IrisGuard's EyePay® Network payment platform, powered by their award-winning iris recognition technology.

….. this authentication and payment authorisation platform, featuring the recently launched EyePay® Phone, will be utilized to verify and secure the last mile of financial transactions in counters / branches and at ATMs. Full article **here.**

Look Inside IrisGuard with Haitham Momani
November 2021

Haitham Momani
Infrastructure & Deployment Manager

"I don't do this on my own, I am a part of a brilliant team of people who strive to get the work done to perfection.

I remember when we undertook the Civil Status and Passports Project, working with the CSPD team for fairly long periods, even interrupting a fast during Ramadan until early hours of the morning…..This system now utilizes over 10m irises of Jordanians over 18 years of age."

Read the full interview here.

IrisGuard updates mounted kiosk iris biometrics camera for 100 percent proof-of-life accuracy

Article produced by: Frank Hersey | Biometric Update December 2021

Iris recognition specialist IrisGuard has released a new generation of its iris cameras for integrating biometrics with ATMs and kiosks whether indoors or outside.

The EyeTrust® II scans both irises in quick succession and conducts matching in under three seconds with 100 percent proof-of-life based solely on the iris, according to the company. No other ID token is needed for a transaction. It can be used for biometrics registration as well as recognition, it simply connects with different software for the two purposes, plugging in via IrisGuard's third-generation optical platform.

Everyday payment needs in tough real world conditions? IrisGuard can help

Article produced by: Chris Burt | Biometric Update

While biometrics are being adopted for an ever-wider range of use cases, and most familiar to many people as the fast way to unlock a device to forward a meme or 'like' something, some use cases involve the vital daily transactions of vulnerable people in real-world situations.

IrisGuard looks to new tech for further use cases

Article produced by Biometric Update / Frank Hersey

UK-based IrisGuard ……… looks at how its products could be put into service in Ukraine. Satellite links could make identity systems far more effective in regions such as Africa, according to the firm's deputy director Simon Reed, speaking at a recent Westminster eForum.

The Ten Principles of the United Nations Global Compact

HUMAN RIGHTS PRINCIPLES

Principle 1:   Business should support and respect the protection of internationally proclaimed human rights; and

Principle 2:   make sure that they are not complicit in human rights abuses.

Assessment, policy and goals

IrisGuard UK Ltd is fully committed to Universal Human Rights and has specific policies on recruitment and employment that protect the rights of women, the disabled and ethnic minorities in both applying for roles with IrisGuard and during their service. We ensure that all staff have equal opportunities within the organisation and IrisGuard does not tolerate discrimination of any kind.

Our Employee Handbook is issued to all staff and a signature obtained to confirm the employee understands the content. The Handbook contains the Code of Conduct which begins:

> We are dedicated to being a responsible employer, ensuring that company activities and the behaviour of all employees is conducted with respect and consideration for human rights, health and safety, and for the working environment of all employees. We seek to develop a workplace where honesty and ethical conduct is upheld at all times and in accordance with company policies, contracts of employment and legislation.

Implementation

Our Finance and Compliance Director ensures adherence to Human Rights policies, Risks and violations. Each of our Board members is equally committed, with a report produced for quarterly Board meeting. All policy documents are available to all for viewing.

A Whistleblowing Policy is in force to support the rights of all employees who also receive awareness raising training incorporated with annual refresher courses. Our Whistleblowing policy states:

> We are committed to conducting our business with honesty and integrity and we expect all staff to maintain high standards in accordance with our policies and procedures. However, all organisations face the risk of things going wrong from time to time, or of unknowingly harbouring illegal, unethical, bullying or harassing conduct. A culture of openness and accountability is essential in order to prevent such situations occurring or to address them when they do occur.

Measurement of outcomes

Our commitment to human rights is monitored through the referenced policies, HR procedures and quarterly Board meetings. We have no incidents, violations or legal cases pending.

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Employees performance and wellbeing is documented at probation meetings, regular 1:1 meeting's and through the Annual Appraisal and Objective setting process.

LABOUR PRINCIPLES

Principle 3:   Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

Principle 4:   the elimination of all forms of forced and compulsory labour;

Principle 5:   the effective abolition of child labour; and

Principle 6:   the elimination of discrimination in respect of employment and occupation

Assessment, policy and goals

IrisGuard UK Ltd employs 31 members of staff and a variety of contractors for specialist work. We take our obligations in relation to labour rights as an employer very seriously. All our labour policies and goals are clearly defined and applied to every member of staff regardless of role or level of responsibility. We have a zero-tolerance policy on any type of bullying, harassment or employment discrimination. Our Equality, Diversity & Inclusion Policy states:

> We seek to establish a work environment free from any form of discrimination, harassment and victimisation. We are committed to appointing, training, developing, promoting and rewarding employees fairly and objectively on the basis of their skills, experience and abilities. We seek to develop an environment where individuals can thrive and differences are valued. Acts of bullying or discrimination will not be tolerated and if proven will result in instant dismissal.

All our board members are fully supportive of our Employment Policies and an Employment Report is presented and discussed at every quarterly Board meeting. All our business partners and suppliers are advised of and expected to adhere to our labour policies.

Implementation

We ensure our compensation and benefits are applicable to all staff and every aspect of our Labour Policies are adhered to by staff with regular training provided at all levels across the organisation.

We have a clearly defined Employee Handbook and a suite of HR/Employment policies that cover every aspect of employment, including Whistleblowing, Anti-Bribery & Corruption and very specific Discrimination policy to ensure every member of staff, regardless of gender race or age, have equal opportunities.

> All employees, no matter whether they are part-time, full-time, or temporary, will be treated fairly and with respect. When we select candidates for employment, promotion, training, or any other benefit, it will be on the basis of their aptitude and ability. All employees will be given help and encouragement to develop their full potential and utilise their unique talents. Therefore, the skills and resources of our organisation will be fully utilised and we will maximise the efficiency of our whole workforce.

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Measurement of outcomes

Our Employment practices are reviewed quarterly at every formal Board meeting and annually by all Shareholders. We have no incidents, violations or legal cases pending. All employees receive awareness raising training. All policy documents are available for viewing.

The demographics of our management teams are diverse and inclusive and there are never any instances where employees are precluded from any employment opportunities, support or management due to diversity factors. We take inclusion very seriously and support every member of staff in all aspects of their employment with us.

Our commitment stated within the Equality, Diversity & Inclusion Policy is:

- To create an environment in which individual differences and the contributions of all team members are recognised and valued.
- To create a working environment that promotes dignity and respect for every employee.
- To not tolerate any form of intimidation, bullying, or harassment, and to discipline those that breach this statement.
- To make training, development, and progression opportunities available to all staff.
- To promote equality and diversity in all aspects of our work.
- To encourage anyone who feels they have been subject to discrimination to raise their concerns so we can apply corrective measures.
- To regularly review all our employment practices and procedures so that fairness is maintained at all times.

ENVIRONMENTAL PRINCIPLES

Principle 7: Businesses should support a precautionary approach to environmental challenges;

Principle 8: undertake initiatives to promote greater environmental responsibility; and

Principle 9: encourage the development and diffusion of environmentally friendly technologies.

Assessment, policy and goals

All of the IrisGuard UK Ltd management team, Board members and employees are encouraged to be environmentally aware and consider their use of resources such as power, water and paper and reduce the impact of travel by utilising public transport where possible. In relation to travel the Business Expense Policy states:

> Employees and line managers should consider whether or not travel is necessary to meet business objectives or if there are more appropriate means (for example, teleconferencing or videoconferencing). Where possible, flights should be booked well in advance to benefit from any discounts for early booking. The key consideration is whether or not the flight is the most cost-effective for the Company, unless there is a valid business reason for taking an alternative flight.

Additionally, the UK headquarters building is fitted with solar panels to provide a source of renewable energy and was chosen specifically because of the building's environmental credentials.

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Implementation

Within each of our offices in the UK, the USA and Jordan, all employees are committed to recycling and reuse, as well as reducing single-use plastics whenever possible.

IrisGuard UK Ltd conforms to ISO9001 and ISO27001 which is in line with our environmental policy and goals. Both IrisGuard UK Ltd and our suppliers adhere to the WEEE directive and are RoHS compliant.

As a company which designs and produces products, we aim to use the most environmentally friendly components. We design products, which make use of existing stock and redesign to reuse component parts where possible.

Measurement of outcomes

We have a documented policy in line with ISO9001 and ISO 27001 standards and performance against this is audited annually and reported quarterly to Board. Our staff commitment to the environment is monitored on a day-to-day basis to ensure that resource consumption is kept as low as possible and environmental responsibility is at the heart of the organisation.

With our employees based as far apart as the UK, Jordan, the USA and Canada, along with our customers and business partners based all over the world, we make use of environmentally friendly modern technologies and conduct meetings across time zones via internet technology methods which has been increased even further during the past 12 months.

ANTI-CORRUPTION PRINCIPLES

Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.

Assessment, policy and goals

We have zero tolerance policies on discrimination and Anti-Bribery & Corruption, which also include Anti-Money Laundering and Terrorist Financing. We have a specified Code of Conduct that all staff must adhere to and expect all employees regardless of role or responsibility:

- To fulfil their duties and obligations responsibly, providing the highest standards of work and performance in carrying out their business activities, adhering to all applicable legal and regulatory requirements;
- To treat each other and any other person with whom who they come into contact while working for the organisation, with respect and dignity. Bullying, harassment or discrimination will not be tolerated under any circumstances and may lead to instant dismissal;
- To behave in a way that enhances and protects the reputation of the organisation;
- To conduct the business of the organisation with honesty and integrity and at all times in a professional manner;
- To avoid any actual or potential conflicts of interest relating to the organisation;

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- Not to accept gifts of hospitality or receive other benefits which might reasonably be seen to compromise personal judgement, integrity or brings the organisation into disrepute.

All agreements with suppliers or customers contain the necessary statements and understanding of the expected Code of Conduct, which is monitored and assessed regularly. Any violation of our Code of Conduct will result in immediate and appropriate action being taken by the organisation against those responsible.

Our largest customers include the UNHCR and WFP so we adhere to and are audited against all of their defined policies on Anti-corruption. We provide dedicated time and attention to the necessary protocols for staff who may on occasions enter into difficult areas in support of UNHCR work.

Implementation

The responsibility for the adherence to Anti-Corruption risks lies initially with our Finance & Compliance Director, the CEO, Chairman and any other Board member. Our Board of Directors ensures this is considered a high priority and we have an escalation system to the CEO and Chairman if any member of staff feels there has been a violation of our policies. All our finance systems are secured within defined electronic systems to ensure any financial transactions are secure and only managed by authorised members of staff up to our Finance Director.

All our staff receive certified mandatory training on Anti-Bribery & Corruption which also includes Anti-Money Laundering and Terrorist Financing, Third Party Relationships and Due Diligence, Economic Sanctions and Export Control. We use an electronic system (DDIQ) to perform due diligence on suppliers, customers and partners. Staff are trained on their obligations and responsibilities of reporting whistleblowing on any incident that may be considered against our dedicated policies.

Measurement of outcomes

We are audited regularly by both internal and external parties. All of our policies and procedures are monitored, reviewed and measured regularly by both internal staff and external bodies.

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IrisGuard delivering on the UNGC Sustainable Development Goals

Goal 1. End poverty in all its forms everywhere

1.4 by 2030, ensure that all men and women, in particular the poor and vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services including microfinance

Proof-of-life for real time access to Governmental services and assistance

IrisGuard are working together with the Jordanian Government on developing a system, which would federate a unique digital identity that would be utilised to provide Jordanian citizens with access to large number of Governmental services.

These services would include the verification and authentication of a person's digital identity for a secure access to land deeds, driving licences and others. To ensure that individuals documents and assets are protected, the Jordanian Government has requested that a digital identity is required to be activated and verified via our iris recognition technology, due to its accuracy, speed, contact-free

nature and zero requirement for any other ID documentation such as cards, card readers, passports or passwords.

IrisGuard's EyePay® Phone, the world's first iris enabled mobile verification and payment device will be utilised for one-time only activation, supported by a QR code as a validation token. This service will be available via a number of service points at our partner sites within Jordan Post and Cairo Amman Bank.

Utilising the human iris as the most accurate identifier available today, the beneficiaries will be able to use an app which would give them access to a range of key services 24/7 due to our ability to provide an irrefutable proof-of-life in real time.

All our equipment including our EyePay® Phone mobile device can enrol both irises and as well as an optional facial image, captured for additional demographic data. It has full compliance to PAD (Presentation Attack Detection) ISO 30107-3 Level 1 testing, performed independently by iBeta labs in the USA, with no data stored on the device itself therefore making the process extremely secure.

We have established ourselves as a trusted and reliable provider of humanitarian and social protection assistance payments platform, now processing over USD$ 1.2bn worth of assistance per year, enabling ID verification and subsequent cash out via ATMs since 2008.

	Goal 2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture **2.1** by 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round

Enabling food aid distribution with Blockchain integration

IrisGuard realizes and supports the importance of achieving sustainable food security to end hunger, particularly among the poor, vulnerable and displaced populations in Jordan.

Since the Syrian crisis began 11 years ago, the WFP has been supporting more than 100,000 Syrian refugees living in camps in Jordan, providing them with a secure and fast method of paying for groceries using just their eyes without cards, vouchers or any other ID token.

In 2021, WFP Jordan provided food assistance to over 1.2m Jordanians and refugees in communities and camps, transferring over USD$ 174m food aid cash.

Working closely with them to provide them with the ability to instantly verify digital identity at a point of purchase, the WFP have deployed our payment authentication platform in their supermarkets. Syrian refugees can redeem their monthly food assistance using just their iris at checkout counters, which is more secure and makes grocery purchases easier and faster, instead of using a prepaid electronic card.

The Saudi King Salman Humanitarian Aid and Relief Centre have provided additional funding to the World Food Programme, who support 114,000 refugees in the Jordanian Azraq camp. Providing complete accountability that aid assistance is delivered to those entitled to it has become a real requirement by donors and one of the reasons for KSrelief utilising our platform and moving from in-kind to cash support mechanisms.

	Goal 5. Achieve gender equality and empower all women and girls **5.b** by 2030, enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women

UNHCR UN Women / Salary cash-out

As part of a regional pilot agreement between UN Women and IrisGuard, approximately 400 Syrian refugees have been receiving their salary in cash at the refugee-based supermarkets, using their eyes.

Our system provides privacy, security and dignity as there is no need to provide the till operator with any other ID, they are given a printed receipt and the transaction is instantly recorded on the Blockchain for total transparency.

Following the successful pilot project, UN Women are aiming to extend its services utilising this system outside of refugee camps, further increasing financial inclusion for women and closing the gender gap.

Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
8.10   by 2030, strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all

Verified digital ID a key enabler for access to financial services

In 2022, 274M people will need humanitarian assistance worldwide (UNOCHA). And even more, 1.7b remain unbanked. One of our priorities is to help move towards our mission of empowering financial inclusion and to help increase the quality of life through the distribution of useful and accessible financial services.

The accuracy and reliability of our technology comes with 100% SLAs, backed up by a financial guarantee and our clients benefit from our 20 years of experience in ID management and financial transactions authentication outside of traditional payment systems.

Each year our platform processes iris payments worth USD $1.2bn, that is 9.3% of total global aid. We work with banking institutions across 7 countries Yemen, Lebanon, Jordan, Iraq, Egypt, Ghana and East Timor and we are integrated with 5 financial switch systems incl. MEPS, T24, SmartVista.

The UNHCR and their partner Cairo Amman Bank provide cash assistance to up to 2.7m unbanked Syrian refugees in Jordan with an iris enabled ATM, with over 45,000 transactions across all our platforms per day. Refugees are able to visit the ATM, present their eye and effortlessly withdraw their allocated cash subsidies instantaneously.


Working with Egypt Post , we enable targeted and verified distribution of humanitarian assistance on behalf of the UNHCR, Plan International and Catholic Relief Services. This project covers 90% of the refugee population in this region enabling Egypt Post and the UNHCR to provide a reliable, accurate

and targeted distribution of assistance. Beneficiaries do not need to provide any other identification documents, thus protecting their privacy and providing aid in the most efficient and dignified way.

We continue to work with the WFP in Lebanon, where they support refugees, who are in need of humanitarian aid via Liban Post. Biometric verification solution was required to increase speed, efficiency and to provide 100% accuracy in the verification of refugees.

This is to remove any potential duplication and identity card fraud, ensuring that aid is provided to those who are entitled to it and with complete dignity. IrisGuard Eye Verification System has been integrated at 151 locations and connected to the UNHCR EyeCloud® to verify the individual and the card. The complete process happens in a space of a few seconds, providing staff in branch with an immediate response.
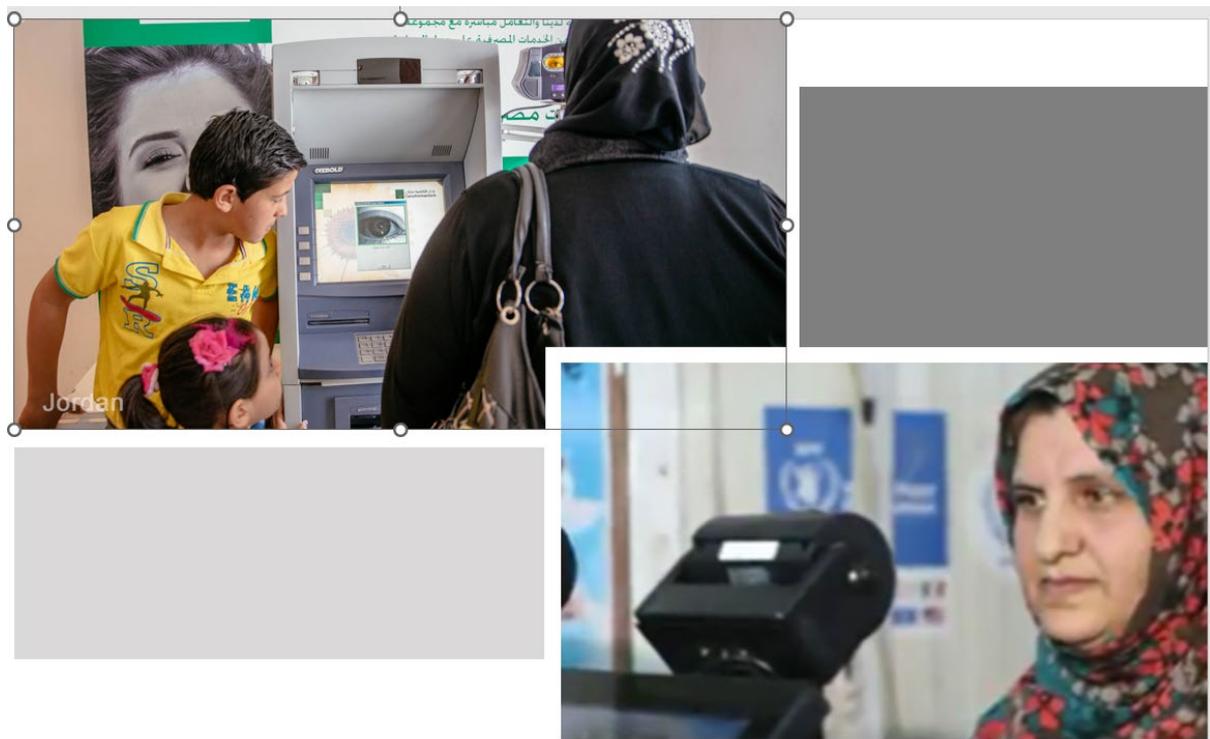

We work with Iraq E-Gate where our technology is used to provide proof-of-life required for an accurate and targeted pension distribution. It has become mandatory by Iraqi law that pensioners register their irises to open an account at Al Rashid bank and receive automatic monthly payments on their financial card with the requirement of visiting the bank each year to prove his/her life, otherwise the card will automatically be deactivated.

10 REDUCED INEQUALITIES	**Goal 10. Reduce inequality within and among countries** **10.c** by 2030, reduce to less than three per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than five per cent

System interoperability enables access to cheaper international transfers

We integrate with merchant platforms of retail banks, Post Offices, remittance agents, money exchangers, switches and mobile wallets. Through this, we connect aid agencies and humanitarian funding to multiple distribution / service points, utilising the systems already in place.
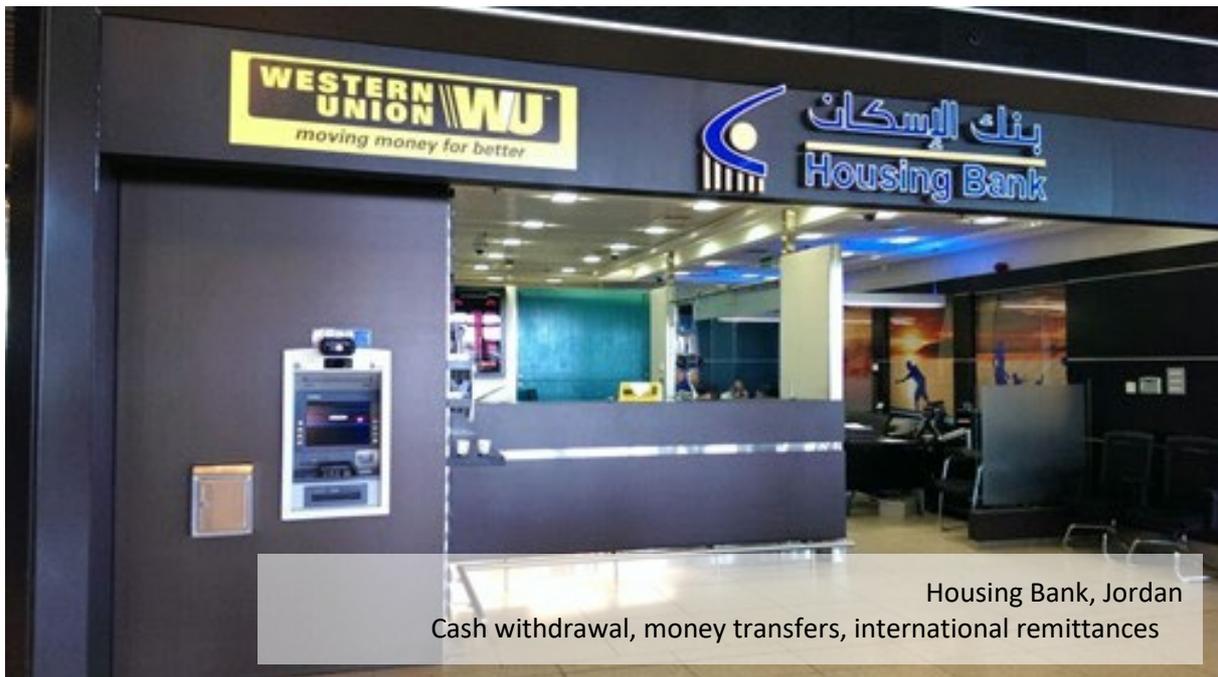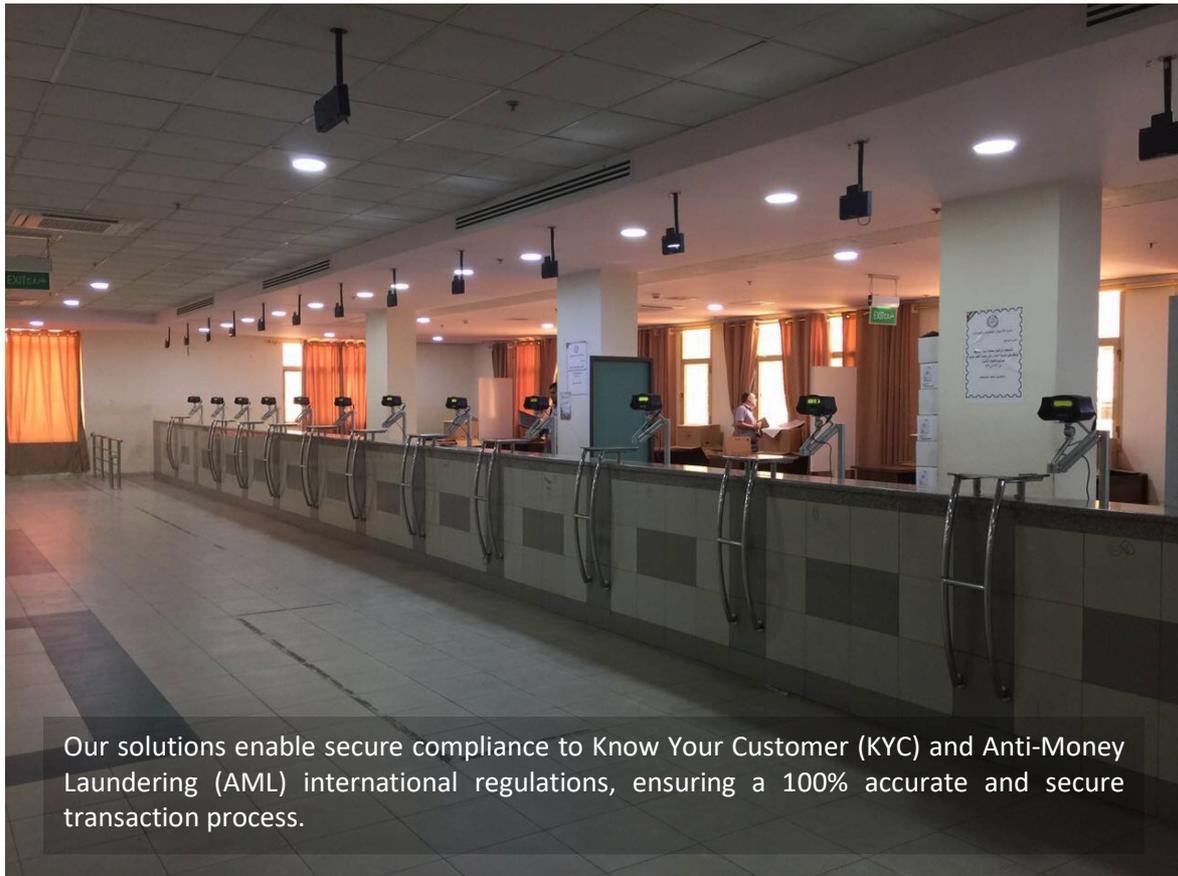

Housing Bank, Jordan
Cash withdrawal, money transfers, international remittances

For the world's 1.7 billion unbanked, access to credit is severely limited, in most cases impossible. The lack of a bank account means a lack of credit history, which results in an unfriendly lending environment.

We work with Ministry of Displacement and Migration (MoDM) Iraq to assist them in providing aid for Internally Displaced Persons – (IDP) and work with Ministry of Social Affairs (MOSA) Lebanon to assist local social welfare as well as the National Aid Fund (NAF) Jordan for the assistance of poor.

Streamlining customer operations by replacing numerous identification documents with a single iris verification while minimising risk through our trusted EyeCloud® technology, we provide migrant workers, IDPs and refugees with a secure digital identity which can be utilised for the receipt of aid, salary assurances and for remittances.

Our solutions enable secure compliance to Know Your Customer (KYC) and Anti-Money Laundering (AML) international regulations, ensuring a 100% accurate and secure transaction process.

We are able to secure digital ID for homeless and vulnerable populations who do not have ID documents, ensuring that they have access to healthcare and other available services whilst eliminating double-dipping and ghosting.

They require no paperwork, card or passwords, their eye is their Unique Verifiable Identity (UVI) and is the key to unlock and facilitate access into the conventional financial world. This means use and access to iris-enabled ATM cash machines, standard retail POS and EFTPOS devices, existing authorisation and payment settlement platforms such as MEPS, APACS and EyePay® mobile phone.

All of IrisGuard's systems are designed and targeted to reach the furthest number of people and countries and address crisis wherever this may occur. This fits in with the targets set by the UN and the GSMA Mobile Connect/M4H/Tech for Good policies for mobility of financial inclusion and identity verification for social benefits and services.

Extension of our suite of fixed and portable devices to the revolutionary EyePay® Phone has brought together the expertise of IrisGuard with the portability and connectivity of an Android mobile. We now provide financial inclusion on the move and bring even more dignity to the world's unbanked.

|	Goal 16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels **16.9** by 2030, provide legal identity for all, including birth registration

Accurate, non-invasive and save digital identity for life

IrisGuard, in cooperation with UNHCR, has been working with the IOM in Jordan to facilitate the migration of 149,000 refugees to resettlement countries since 2013.

Following the directions of the UNHCR and IOM, we have equipped IOM's offices in Jordan with IrisGuard's imagers and EyeCloud® components, which are integrated within the UNHCR's RAIS application.

Whenever a UNHCR registered beneficiary visits the IOM office to apply for migration, the IOM officer can scan the beneficiary's irises to pull his or her records from the UNHCR, in compliance with the Data Sharing Agreement signed by the two parties. By scanning the irises, the IOM obtains the required information in few seconds, shortening the registration process and ensuring the accuracy of the beneficiary's identity and data.
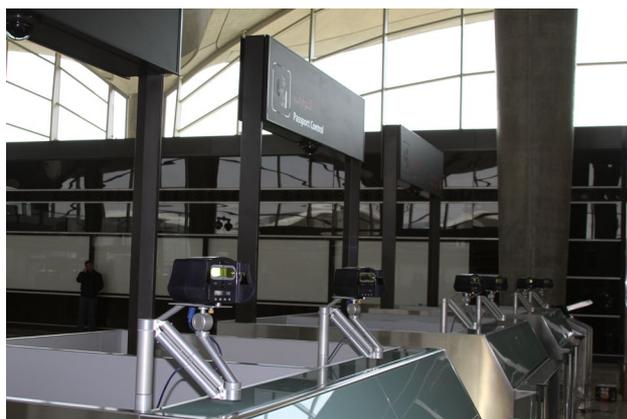
Furthermore, contracted clinics and health service providers have been equipped with EyeCloud® components and imagers to also identify the beneficiaries by their irises to ensure that the person who is visiting the clinic is the indeed correct person.

The process continues with interviews in immigration offices or Embassies of hosting countries including the US and UK Government.

Certain Embassies are equipped with the EyeCloud® components to verify the identity of the migration applicants. If a migrant has been granted access to the hosting country, IOM officers at Queen Alia Airport in Jordan will conduct a final identity verification prior to the migrants boarding a plane. This is to confirm that the beneficiary who was registered through a process at UNHCR, is indeed the one who applied for migration at the IOM office, the one who attended the health

assessment in the contracted clinics, the one who was screened by the hosting country's Embassy, and finally the one who is getting on the plane.

With IOM already using IrisGuard technology, the UNICC can be assured that our devices and the system itself have been robustly tested in the field with trillions of cross matches performed with zero false acceptance rate, not requiring a test or a trial. They are robust, reliable, and therefore ensure that IOM's reputation is fully protected in the correct

handling and verification of a migrant throughout their journey both within and across countries. Adding the unique and specialized EyePay® Phone, released in 2019, to this ecosystem has vastly expanded the opportunity for cross-border portability and very easy rapid shipment and deployment in any country the IOM operates within.

IrisGuard's patented technologies validate iris stability in youngers

The UNHCR utilise our technology to register children into the system from 18 months of age, providing them with a digital identity that is stable for life. Registration of children utilising iris recognition technology was often debated due to questions about the stability of childrens' irises.

We were therefore delighted with the conclusion reached and published by Clarkson University study in February 2021 in IEEE Transactions on Biometrics, Behavior, and Identity Science (Iris Recognition Performance in Children: A Longitudinal Study) which showed no evidence that irises age over time in children. IrisGuard has held that viewpoint since 2000, when the company launched the world's first ever iris border control system in all ports of

exit/entry in UAE and the subsequent joint collaboration with the Cambridge University iris study of 2005, confirming that iris recognition is the most accurate biometric identifier.