



irisguard
20 years of innovation

United Nations Global Compact Annual Communication on Progress

July 2021

Table of contents

	Page No
Statement of continued support by the CEO	3
About IrisGuard	4
Enabling uninterrupted aid distribution to millions during Covid-19 lockdown	8
What our clients say about us	9
Vision, Mission, PRIDE	10
Human Rights Principles	11
Labour Principles	12
Environmental Principles	13
Anti-Corruption Principles	14
IrisGuard delivering on the UNGC Sustainable Development Goals	16
Goal 1 No Poverty	16
Goal 2 Zero Hunger	18
Goal 5 Gender Equality	19
Goal 10 Reduced Inequalities	20
Goal 16 Peace, Justice and Strong Institutions	21

Statement of continued support by our Chief Executive Officer

This is our third 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 Nations 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 which advance the broader development goals of the United Nations, particularly the following Sustainable Development Goals.



IrisGuard UK Ltd supports public accountability and transparency, and therefore is committed to reporting on progress annually and will make a clear statement of this commitment to our stakeholders and the general public.

This year, we celebrate a huge milestone, our 20th anniversary. The beginning of our journey saw the first ever deployment of iris enabled border control system, followed by the first ever iris cash out via an ATM, Blockchain integration with post offices, money exchangers, mobile wallets and the first ever iris EyePay® Phone. Our iris cameras are used as the gold standard by various academic bodies for studies and research and our software has evolved to an integrated, global assistance payment platform. We are excited about the future as we will see the introduction of a revolutionary network, designed to manage all humanitarian assistance distribution in an efficient, fast and safe way.

I invite you to read the following report which details the progress we have made.

Mr Imad Malhas
Founder & CEO

About IrisGuard

Our teams are strategically located across three regions



We provide a targeted assistance delivery system

We provide a secure payment authorisation system for targeted assistance transfers and 'one time only' verified onboarding, powered by our iris recognition technology.

Cloud-based and Blockchain-ready, our hardware, software and APIs are designed for easy integration and rapid deployments, empowering financial inclusion and gender equality for the unbanked whilst ensuring accountability, fraud elimination and streamlined operations.

Ensuring beneficiary entitlement is protected

Our system ensures 100% accountability, accurate verification and authorisation of cash transactions, pensions, social welfare payments, money remittances, medical services and links with mobile wallets via our EyePay® Phone or POS devices – in real time. We've been leading the way in this sector for the past 20 years, soon to be serving 12m beneficiaries globally and processing over \$1.5B of aid funding, across 1300 active devices.

Watch how it works



We verify one individual out of millions

Anywhere, 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. 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 .

We support millions on a daily basis driving digital inclusion with robust digital identity

Protected by highest security standards and 9 patents, our iris recognition technology provides the most secure, accurate, fastest and fault-free method of human identification. Our process is completely anonymised, gender and racially-neutral empowering equality and digital inclusion whilst eliminating risks associated with identity theft.

We process millions of transactions, error-free

25.2 m	Processed transactions
\$2.3 bn	Processed value
11 m	Iris enrolment UN agencies
126.8 trillion	Processed cross matches
3,700	Active devices

We support key humanitarian assistance industry networks

MILLION LIVES CLUB

- Established by large donors
- 101 member companies
- IrisGuard is among 33 companies who have met the Vanguard Membership requirements
- Vanguard member companies need to have touched the lives of more than one million people living under \$5 a day



- Promotes use of unrestricted cash in humanitarian assistance
- Beneficiaries rank their priorities better than NGOs
- Provide Cash infusion into host communities
- 150 organizations : UN, Red Cross/Crescent, local and int'l NGOs, donors and private sector organizations
- Handles 80% of cash & voucher distribution around the world

We offer a complete end-to-end solution

Designed for easy integration into existing databases and payment systems creating seamless interoperability, with little infrastructure required.

- Fit for purpose and robust hardware, software and API's
- Highest security standards, 9 patents covering encryption of both hardware and software to prevent spoofing
- Support Windows and Android Operating Systems
- Our devices are fixed, tethered, mobile, contact-free and link to the EyeCloud®
- Flexible business model with transactional fee structure
- Rapid deployment with full installation, training and tech support 24/7
- Offline operations for locations with intermittent internet connection



Ensuring beneficiary entitlement is protected

Working with the UNHCR, WFP, UN Women, UNRWA, NGOs and retail banks, driving financial assistance for millions of unbanked who are now able to receive cash [from ATMs](#) and mobile cash-out [agents](#), buy their food in [supermarkets](#) and receive their regular [pension](#) payments using solely their [eyes](#) as a proof of life.



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.



Enabling uninterrupted aid distribution to millions during Covid-19 lockdown

During this global pandemic lockdown, our contact-free iris recognition technology continues to enable the distribution of cash assistance whilst ensuring Covid-19 social distancing rules are adhered to and importantly, without the need to remove protective gloves or facial masks.

Crucial assistance whether that is cash, in-kind, food or any other, still needs to be delivered at speed and with great levels of accountability required by both donors and beneficiaries. That can be challenging when operating in remote locations such as in the Middle East and ensuring the safety of aid workers and refugees.

We've enabled door-to-door deliveries of [cash](#) and [food](#) within refugee camps via our [EyePay® mobile device](#) and Zain Cash mobile wallet, we've enabled mobile ATMs built into vans which were able to dispense aid cash to the community in locations restricted due to the lockdown.

Fixed locations such as supermarkets within refugee camps and post offices providing cash payments and verification services are operational because there is no physical contact with the equipment and the beneficiaries.

Importantly, they do not need to remove protective gloves or a facial mask, our iris scanning devices only need to use their iris at a safe distance from the operator, making this solution not just safe but fast with each transaction being processed in less than 3 seconds which is key for avoiding lengthy queues during social distancing.

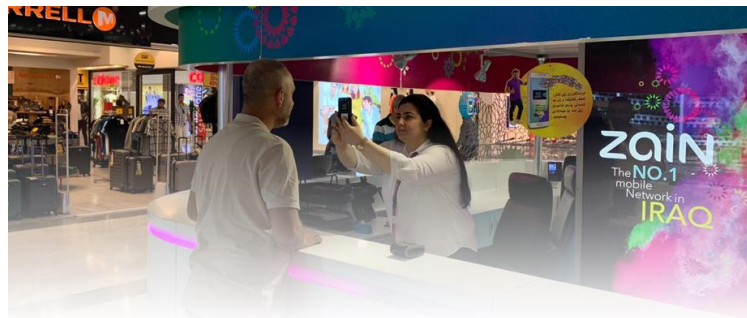


What our clients say about us



It is a **"much more effective and efficient way** of providing dignified cash assistance to the refugees in the world".

Andrew Harper, UNHCR Jordan



"Our collaboration with UNHCR and IrisGuard allows us to return **greater dignity, privacy and ensure financial inclusion of vulnerable people** throughout Iraq, and we expect the streamlined disbursement of critical cash assistance to those in need will have a marked and immediate positive impact on their lives".

Zain Cash CEO, Yazen Alimimi



Cash in a COVID-19 crisis: How did humanitarian organisations adapt their cash-based programmes?

Ensuring that beneficiaries could collect their benefits, by introducing mobile ATMs, **relying more on token-less distribution mechanisms including Iris enabled ATMs and mobile money**, and incorporating service providers that were able to operate during the lockdown.

André Durr, Independent consultant on humanitarian cash transfers and social protection





The principles of the UN Sustainable Development Goals are an important part of the work of IrisGuard UK Ltd and resonate through our **Vision** and **Mission** and are within the **PRIDE** of our brand values.

Our Vision

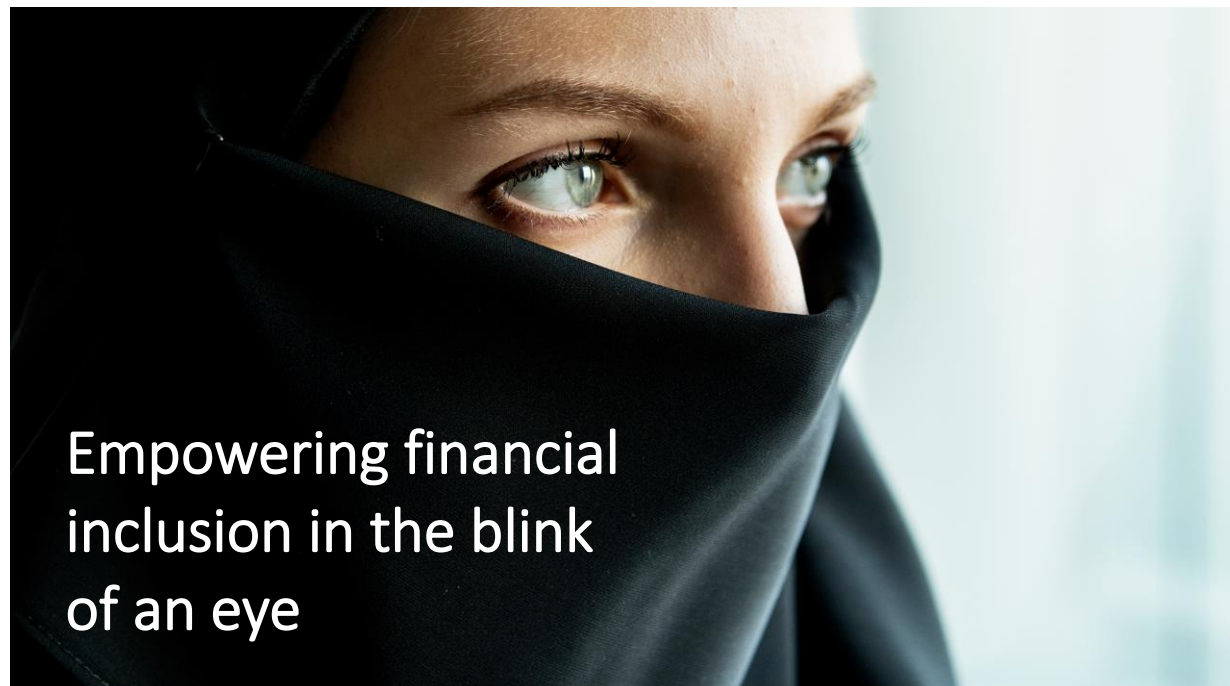
is a world where digital payments and transactions are trusted, protected and secured through iris recognition, especially for the most vulnerable

Our Mission

is to provide the unbanked with dignified, secured and cost-effective 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



Empowering financial
inclusion in the blink
of an eye



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.

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 41 members of staff and we take our obligations in relation to labour rights as an employer very seriously. All of 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 and Diversity 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.

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 and Diversity 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.

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 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;
- 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.

IrisGuard delivering on the UNGC Sustainable Development Goals



	<p>Goal 1. End poverty in all its forms everywhere</p> <p>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</p>
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Targeted cash assistance for millions of refugees on a daily basis

We are fully committed to the rights of those less fortunate than ourselves and we work with the UNHCR and WFP on projects with Syrian refugees in Jordan, Lebanon, Iraq and Egypt.

In 2020, over 8.5 million individual refugees received cash assistance via the UNHCR. They required accurate and contact-free identification and payment authorization platform, to ensure that humanitarian assistance including cash and food continues without disruption. They needed to maintain a complete audit trail as proof-of-delivery eliminating any potential identity fraud, whilst protecting personal entitlement and safeguarding data. Over \$100m was provided during the year using the IrisGuard system, especially during the winterization period.

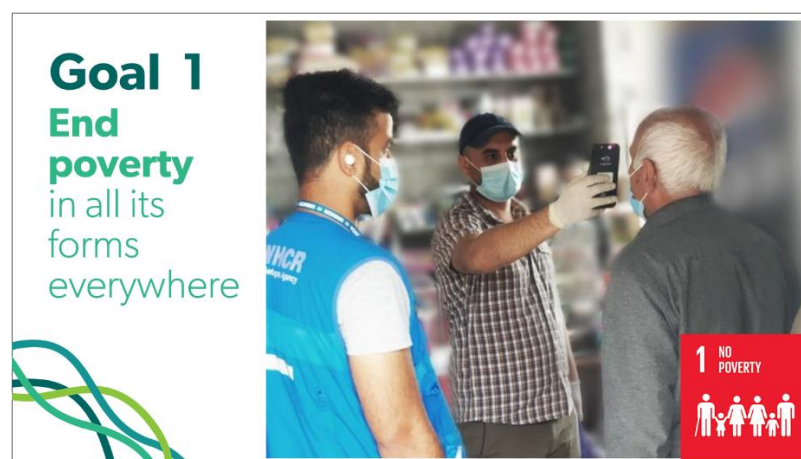
In 2021, UNHCR in Iraq aims to target a total of 82,726 households with delivery assistance in the form of cash. Our partner [Zain Cash](#) required an identity and payment authentication system to distribute cash assistance via their mobile wallet, to up to 94,074 refugees living in refugee camps in Kurdistan. 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.


Prior to the start of the pandemic, we developed and launched an [offline functionality](#) for our [EyePay® iris mobile device](#). This development enabled safe and accurate assistance distribution in the field, ensuring Covid-19 social distancing rules are followed, without removing protective gloves or masks. We enabled door-to-door deliveries of cash within refugee camps in Iraq via integration with Zain Cash mobile wallet. We enabled mobile ATMs built into CAB vans, which were then able to dispense aid cash to the community in locations restricted due to the lockdown.

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 whole process happens in a space of a few seconds, providing staff in branch with an immediate response.

We also work with Iraq [E-Gate](#) where our technology is used to provide proof-of-life, which is 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.



	<p>Goal 2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture</p> <p>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</p>
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Door-to-door WFP food delivery during Covid-19 / WFP Jordan


IrisGuard realizes and supports the importance of achieving sustainable food security in order to end hunger, particularly among the poor, vulnerable and displaced populations in Jordan. Since the Syrian crisis began 10 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. This solution saves significantly on standard banking transaction fees, allowing more funds to be made available to those entitled to them.

The WFP have deployed IrisGuard's innovative EyePay® payment terminals in supermarkets so that 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.

Due to the current pandemic, WFP required a hygienic and safe identification and aid transfer solution to ensure that food distribution can continue for around 2,500 beneficiaries isolating due to Covid-19, and who cannot visit the on-camp supermarkets of Safeway and Tazweed.

Integrated with WFP's blockchain [Building Blocks](#), our contact-free EyePay® mobile device was utilised to authorise and process the aid transfer by connecting with the Building Blocks blockchain database to debit the bill from the beneficiaries account. A supermarket employee arrives with the EyePay® iris mobile device phone, proceeds with an iris scan at a safe distance using a selfie stick and once match is verified, the pre-ordered items are given to the head of household or a designated person in a safe area. Our mini thermal printer linked via secure Bluetooth to the mobile device, provides the beneficiary with a receipt for the goods showing the amount deducted from their account and the remaining balance. WFP maintained full audit trail and have an accurate proof of delivery supported by a trusted and safe technology. Most importantly, beneficiaries in quarantine received their food supplies right on their doorstep securely, and safely, with social distancing maintained due to the fast and contact-free nature of our technology.



	<p>Goal 5. Achieve gender equality and empower all women and girls</p> <p>5.b enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women</p>
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UNHCR UN Women / Salary cash-out

The World Food Program introduced the [WFP Building Blocks](#) where the EyePay® Secure Financial Delivery platforms was integrated with Ethereum, the largest private humanitarian Blockchain, as a cryptocurrency to provide transparency in blockchain transactions. IrisGuard helped the WFP secure the last-mile through the use of iris recognition as a secure and fail-proof authentication of identity instead of the crypto key.


As part of a regional pilot agreement between UN Women and IrisGuard, approximately 400 UNW Syrian refugee women beneficiaries are now receiving cash using their eyes. This ensures complete privacy, security and dignity for the women receiving cash payments, completed with a printed receipt and instantly recorded on the Blockchain for total transparency.

Goal 5

Achieve gender equality and empower all women and girls






	<p>Goal 10. Reduce inequality within and among countries</p> <p>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</p>
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Ensuring KYC compliance for increased access to affordable financial services

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.


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.

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.

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. This has been further enhanced by extending our contact-free and Covid-19 resistant platform with the ability to operate in a full offline mode, when no connectivity is available.

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.



	<p>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</p> <p>16.9 by 2030, provide legal identity for all, including birth registration</p>
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Beneficiary centric eco system for greater convenience

We connect with merchant networks including banks, post offices, remittance agents and mobile wallets connecting aid agencies and disaster funds to multiple distribution points, whilst rapidly utilising the same systems.

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.

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.

By providing a universal and portable United Nations identity to refugees and IDPs, and linking that to crypto-currencies and Blockchain, we provide the beneficiary with mobility and freedom to move armed with a strong identity that is their eyes.

Our in-house developed hardware and software is designed to support the required increase in support and scale up or down as required. We will expand this further with the introduction of a revolutionary network, powered by IrisGuard's technology, combined with state-of-the art aid payment software. It will offer the ability to manage all humanitarian aid distribution in an efficient, fast and safe way.

