



bio-id

# B SMART ID

Your Biometrics, Your ID



# BIO-IDZ

We are a Personal Identification Solutions company, that brings the entire ecosystem of **identity, security, payment and financial technology** together with new trends, future technologies and serves the latest solutions globally.

We explore the next generation of trusted technologies and strategies for Electronic Know Your Customer (**e-KYC**) that is being unleashed in the marketplace.

## Your Biometrics, Your ID!

Our technology creates added value through products that solve relevant problems.

But it's not the technology that is paramount...!

It's **the way** that people can use it!

The Result? **Relevant, elegant, innovative & user-friendly solutions**



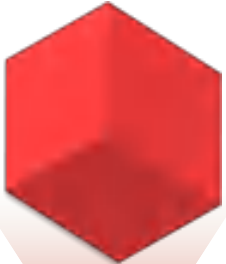
# WHO ARE WE?



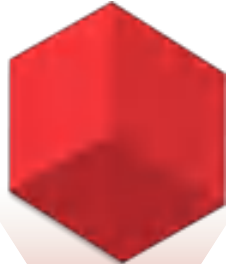
**14+**  
Year  
Brand



**100+**  
Channel  
Partners



**40+**  
Across  
40+ countries



**10+**  
Patented  
Solutions



**20M+**  
Over 20 million of  
products delivered

# BUSINESS UNITS



## PAYMENTS

The expansion of services that can unlock new models for the ecosystem to collaborate, monetize, share and protect data between the government and private sector, frictionless and safe citizen transactions that improve customer experience and happiness.

## SECURITY

As the world increasingly becomes 'smart', new opportunities and challenges present themselves daily. Technological innovations enable us to improve identity lifecycle management, streamline processes, reduce costs and achieve service excellence whilst ensuring the highest levels of security.



## IDENTITY

Technology is driving demand and fundamentally changing the way that governments and enterprises identify and authenticate customers, citizens and employees interactions as they adapt to an ever-changing/morphing digital world.

## FIN-TECH

Governments and enterprise alike need to continuously learn about and invest in the latest technologies and innovation that will protect, combat and ensure state, corporate and citizen security. With new waves of growingly sophisticated ID fraud and crime; collaboration and global interoperability is a must to stay ahead of the game.

# B.SMART ID CITY CARD

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The New Capital of **Egypt** will be a **'Smart City'** leading to *seamless digital* services for citizens, a **digital and cashless economy** and enhanced quality of life





# B.SMART ID CITY CARD



Citizens will have **ONE CITY CARD** with *Payment*, *Identification* and *Access* functionalities

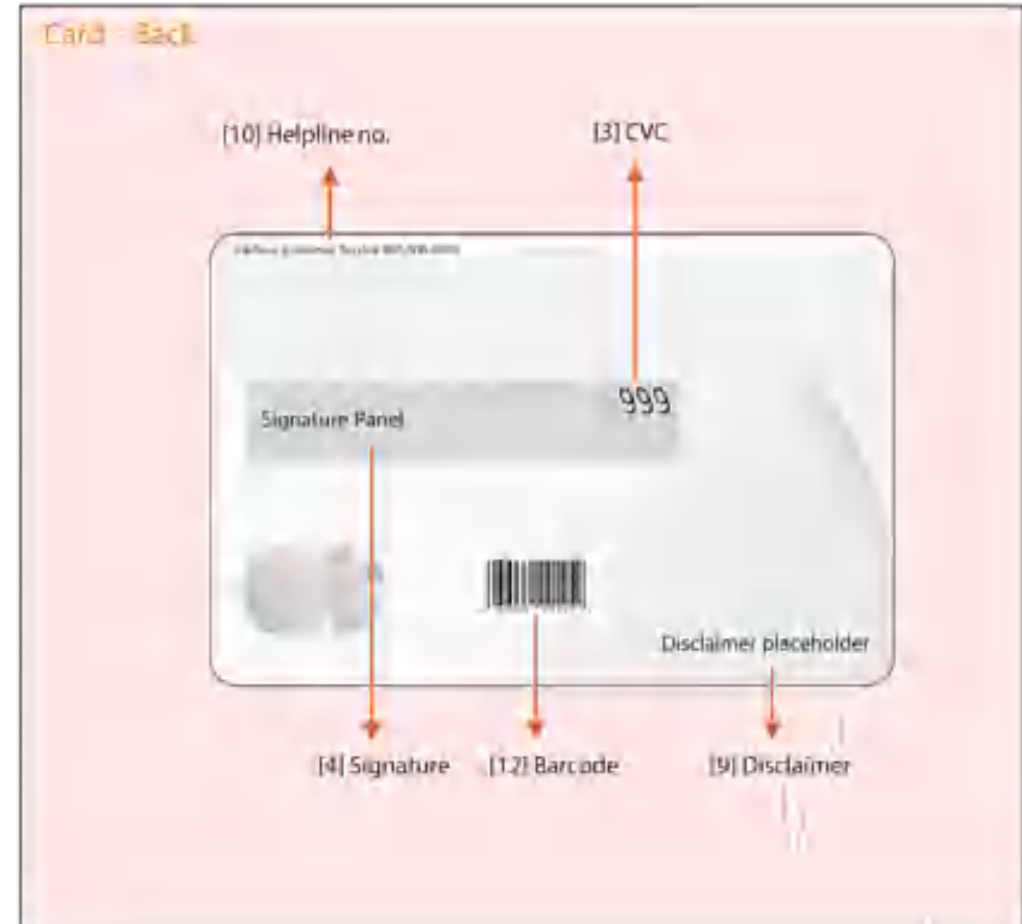
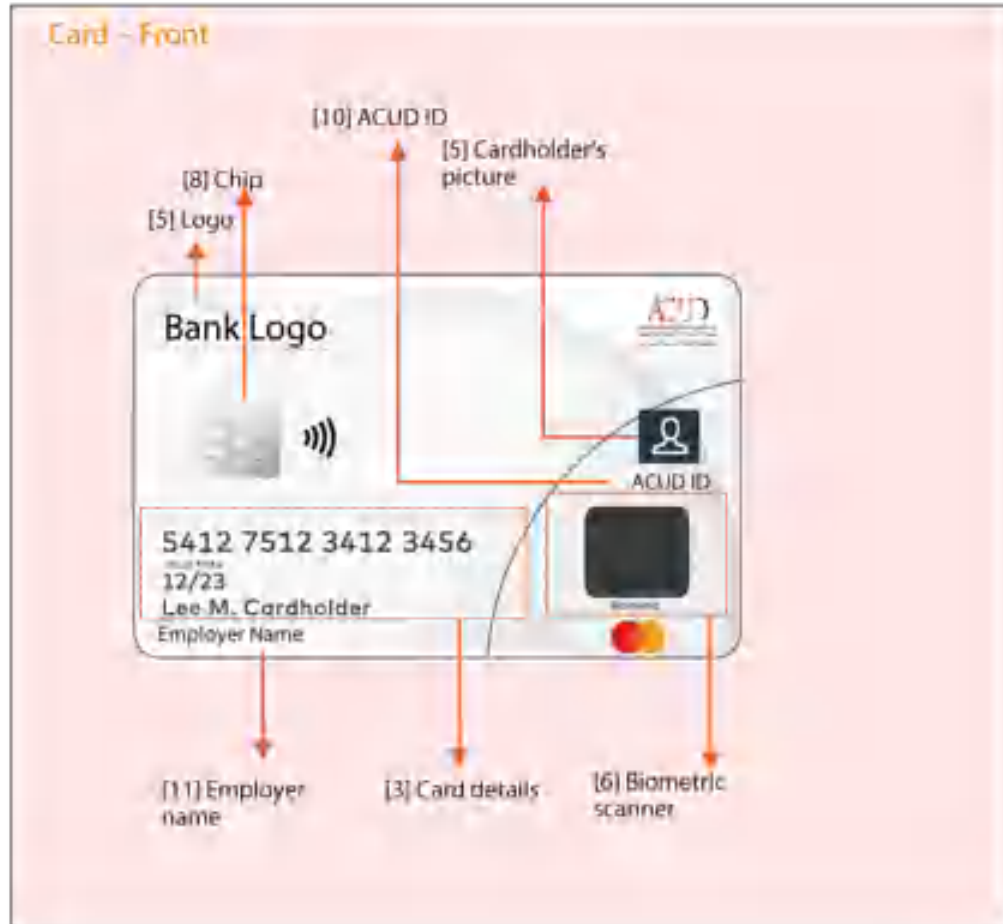


- ✓ **Payment:** Across utilities, parking, transport, retail etc.
- ✓ **ID:** Residential and office buildings, gated parking (residential, commercial), transport etc.
- ✓ **Access:** Residential and office buildings, gated parking (residential, commercial)

# B.SMART ID CITY CARD



## City Card specifications [1/2]



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# B.SMART ID CITY CARD



## City Card specifications [2/2]

Specifications (Authentication)	Rationale
[1] PIN number	<ul style="list-style-type: none"> <li>For additional security in transactions over POS terminals</li> <li>For identity verification for access - Optional</li> </ul>
[2] 3D Secure	<ul style="list-style-type: none"> <li>For authentication of online transactions (one time password)</li> </ul>
[3] Card details (name, expiry, number) + CVC (Card Verification Code)	<ul style="list-style-type: none"> <li>Typical details on payment card</li> <li>For additional security for transactions where PIN cannot be used, CVC (unique 3 digit code at back of card) is used</li> </ul>
[4] Signature panel	<ul style="list-style-type: none"> <li>To improve card security (supports physical signature comparison)</li> </ul>
[5] Cardholder's picture	<ul style="list-style-type: none"> <li>To supplement identification feature of the card</li> </ul>
[6] Biometric scanner	<ul style="list-style-type: none"> <li>For identifying individuals via biometrics in case of sensitive accesses</li> </ul>
[7] Biometric image (stored on card)	<ul style="list-style-type: none"> <li>For storing biometric information on card against which biometrics can be matched</li> </ul>

Specifications (Others)	Rationale
[8] Chip	<ul style="list-style-type: none"> <li>M/Chip for payment (contactless transactions) and access (ACUD ID stored in chip)</li> <li>M/Chip For storage of user identification information enabling ACUD to map users with list of services</li> <li>M/Chip For data storage related to user (health records, education records) – Optional</li> <li>MIFARE application</li> </ul>
[9] Disclaimer	<ul style="list-style-type: none"> <li>To specify actions against misuse if the card is misplaced</li> </ul>
[10] Helpline Number	<ul style="list-style-type: none"> <li>For any support required by cardholder</li> </ul>
[11] Employer Name	<ul style="list-style-type: none"> <li>To identify employer name</li> </ul>
[12] Bar code (with Universal Product Code number)	<ul style="list-style-type: none"> <li>To supplement identification feature of the card</li> </ul>



# B.SMART ID CITY CARD



ACUD CITY CARD - FRONT



ACUD CITY CARD - BACK

# B.SMART ID CITY CARD



## Features & Benefits

- ◆ World's 1<sup>st</sup> Biometric SmartCity Card.
- ◆ Patented Technology.
- ◆ Accredited by International & Domestic Payment Schemes.
- ◆ Supports the existing Payment & Access Infrastructure
- ◆ Self-charging, no embedded battery or need to re-charge the card.



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## B.SMART ID CITY CARD

### Benefits & Application Areas

- ◆ No Forgery/ Identity Theft Happens in Contactless Biometric Card.
- ◆ All in One Card – Payment, ID and Access Functionalities.
- ◆ Payment : Utilities, Parking, Transport, Retail etc.
- ◆ Access & ID for Residential, Office Buildings and Gated parking (residential, commercial), transport etc.
- ◆ Biometric KYC Verification (offline) Services

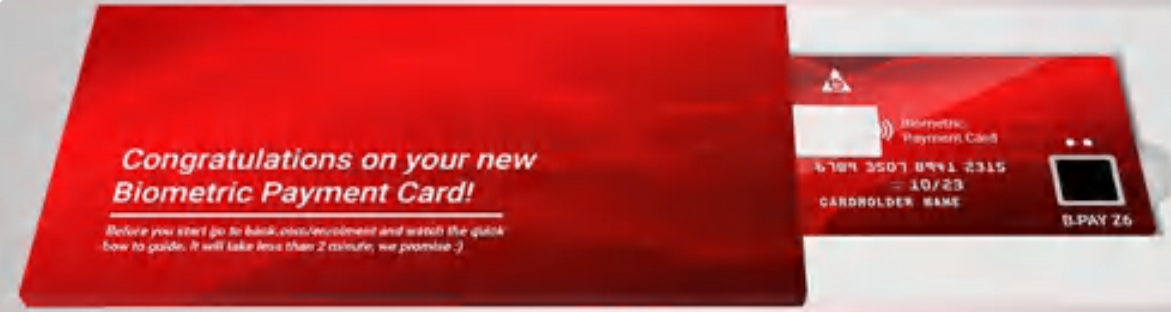
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# ONBOARDING - SELF

## Features & Benefits

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- ◆ Easy & cost-effective onboarding.
- ◆ An intuitive process that takes less than two minutes.
- ◆ Cardholders receive cards in a conventional envelope in the mail.
- ◆ With a PIN sent separately to authorize and enable the card.
- ◆ Supports the seamless integration of this innovation into any banks and issuers payment products.





# ONBOARDING – BRANCH / MOBILE

## Features & Benefits



- ◆ Tailor to existing card fulfillment needs.
- ◆ Secure and Fast Identity Authentication.
- ◆ Proprietary software & biometric enrollment tablet for mobile registration.
- ◆ Identity authentication and fingerprint enrollment at branch or other physical locations.
- ◆ Extends the issuer's ability to deliver trust in the form of innovation to its customers.

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# HARDWARE – POS/READERS

## Features & Benefits

- ◆ Supports both contact and contactless terminals.
- ◆ Seamless Integration with Existing Infrastructure.
- ◆ Usage of POS terminals, Access control hardware irrespective of any manufactures and models.
- ◆ No software kernel modification to be performed.
- ◆ PIN code entry may still be used as a fallback solution.



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# THANK YOU

YOUR Biometrics, Your ID

[www.bio-idz.com](http://www.bio-idz.com)