

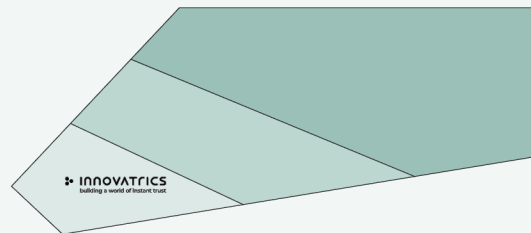
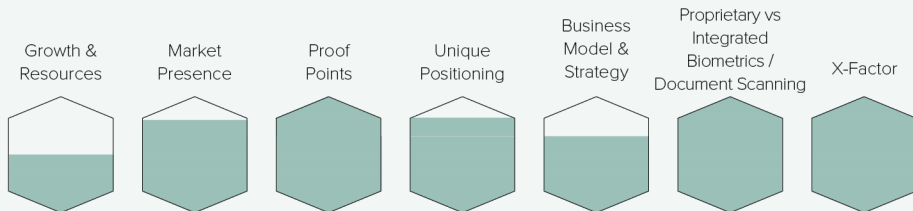


Innovatrics

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BEAM: Core Biometric Tech / CLASSIFICATION: Luminary



Innovatrics is a Biometric Core Technology Luminary, benefiting over a billion users in 80 countries around the globe. Its flexible multimodal biometric solutions can be deployed on-premise—ensuring its customers are always in control of user data—enabling compliance with the stringent data storage and handling demands of government agencies. The company is renowned for its NIST top-ranked biometrics, powering its Automated Biometric Identification System (ABIS) and Identity Verification Toolkit (IDV Toolkit). These solutions are used to develop remote identity verification applications that are critical for government services in the era of digital transformation. They have been deployed with multiple governments around the world and in over 90% of cases show verification times of less than a minute.

The versatility of Innovatrics biometric technologies in government services is on full display globally, especially in Southeast Asia. In Indonesia, Innovatrics in cooperation with ASLI RI has contributed to electronic Know Your Customer (eKYC) services. Meanwhile, in Malaysia, these solutions help with onboarding and authentication for the country’s top retirement savings fund. But Innovatrics’ work with the Thai government is a particularly prime example of how it is enabling the biometric future of government. In 2019, Innovatrics ABIS was integrated by its partner CDT into Thailand’s identity verification platform for national ID issuance for the Ministry of Interior, and in 2022, the government wanted to introduce remote services in line with the demands of digital transformation. Innovatrics IDV Toolkit was then deployed to enable smartphone-based unsupervised identity verification for the ThaiID mobile app, building on the foundation of its ABIS to allow citizens to establish digital identity on their smartphones. The uptake is staggering. The country is now seeing 21,000 remote verifications per day from 75 million users, all of which benefit from biometrically bound foundational identity.

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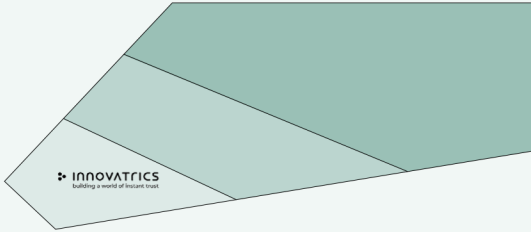
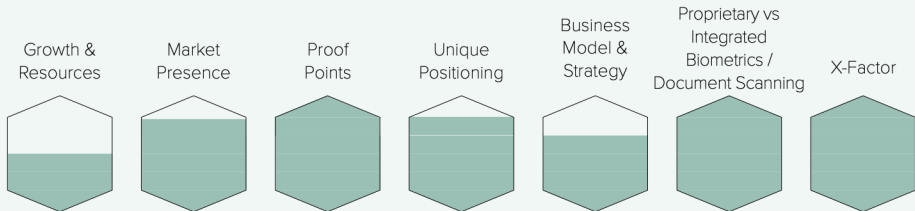


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With over 20 years of industry innovation, EU-based Innovatrics is dedicated to enabling accessibility in financial services, heightening security while improving user experience. Boasting a comprehensive suite of biometric technologies that span modalities, and offices around the globe, Innovatrics is making financial services safer and more convenient with its Digital Onboarding Toolkit (DOT). Developed in-house like all of this Biometric Core Tech Luminary’s offerings, DOT is billed as a one-stop-shop for remote identity verification thanks to its face matching, facial liveness, ID document OCR, and NFC reading capabilities for ePassports. DOT can be deployed on premises in a matter of weeks and is already making a difference with financial services customers like Tatra Bank, Erste Group, 365bank, Altaif Islamic Bank, and Home Credit.

International consumer finance provider Home Credit operates in nine countries, serving over 131 million customers to the tune of €21 billion in loans annually. The company was facing a variety of identity related challenges, particularly in regions with underbanked populations. These largely rural areas were characterized by a lack of credible ID documents and a high rate of identity fraud. Home Credit’s in-person onboarding process in these areas used to take five weeks and cost \$20 per customer. But once it deployed DOT and Innovatrics’ Trust Platform—which enables biometric de-duplication—things turned around quickly. With simplified onboarding through its native app, Home Credit can enroll more than 100,000 customers daily in four of the countries it serves. The process now costs just \$0.05 per user, takes five minutes, and is finally untethered by geographic restrictions. That’s not even mentioning an improved repayment rate, which jumped from 86% to 98%. In addition, Home Credit is further protected from fraud. That’s the power of having biometrics at the core of financial services.

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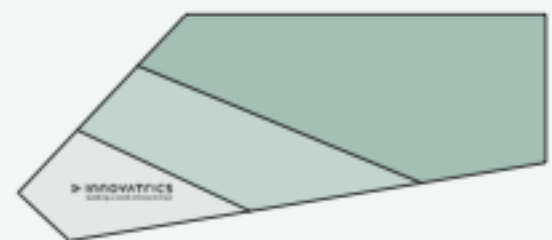
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building a world of instant trust

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Boasting a comprehensive suite of biometric technologies that span modalities, Biometric Core Technology Luminary Innovatrics serves over a billion users in 80 countries around the globe. Its flexible multimodal biometric technologies can be deployed on-premise, enabling compliance with the complex and intimidating regulatory landscape of our digitized era. The company is renowned for its fast and accurate face and fingerprint biometrics, which are developed in-house, and contribute to its Digital Onboarding Toolkit (DOT)—Innovatrics’ full-stack technology for developing remote identity applications. Billed as a one-stop-shop for remote identity verification thanks to its face matching, facial liveness, ID document OCR, and NFC reading capabilities for ePassports, DOT has been deployed around the world, enhancing security and user experience in a range of use cases, from financial services, to telecoms, to government applications.

The versatility of Innovatrics’ biometric technology is on full display in Southeast Asia, where DOT contributes to the eKYC services provided by ASLIRI, a biometric security provider that specializes in government services ranging from law enforcement to voter registration. In Thailand, Innovatrics’ technology enables unsupervised identity verification for the ThaiD mobile app. And when government and finance overlaps in Malaysia, DOT helps with onboarding and authentication for the country’s top retirement savings fund. Taking a global perspective, international consumer finance provider Home Credit deployed DOT and Innovatrics’ Trust Platform—which enables biometric de-duplication—to simplify onboarding through its native app. Now Home Credit can enroll more than 100,000 customers daily in four of the nine countries it serves. The process used to cost \$20 per customer, now it costs just \$0.05. It takes five minutes, and is untethered by geographic restrictions. That’s the power of having biometrics at the core: material benefits for relying parties and intuitive inclusion for end users..

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