

IRIS Recognition



My Iris
Is My ID



بنك الإسكان
Housing Bank

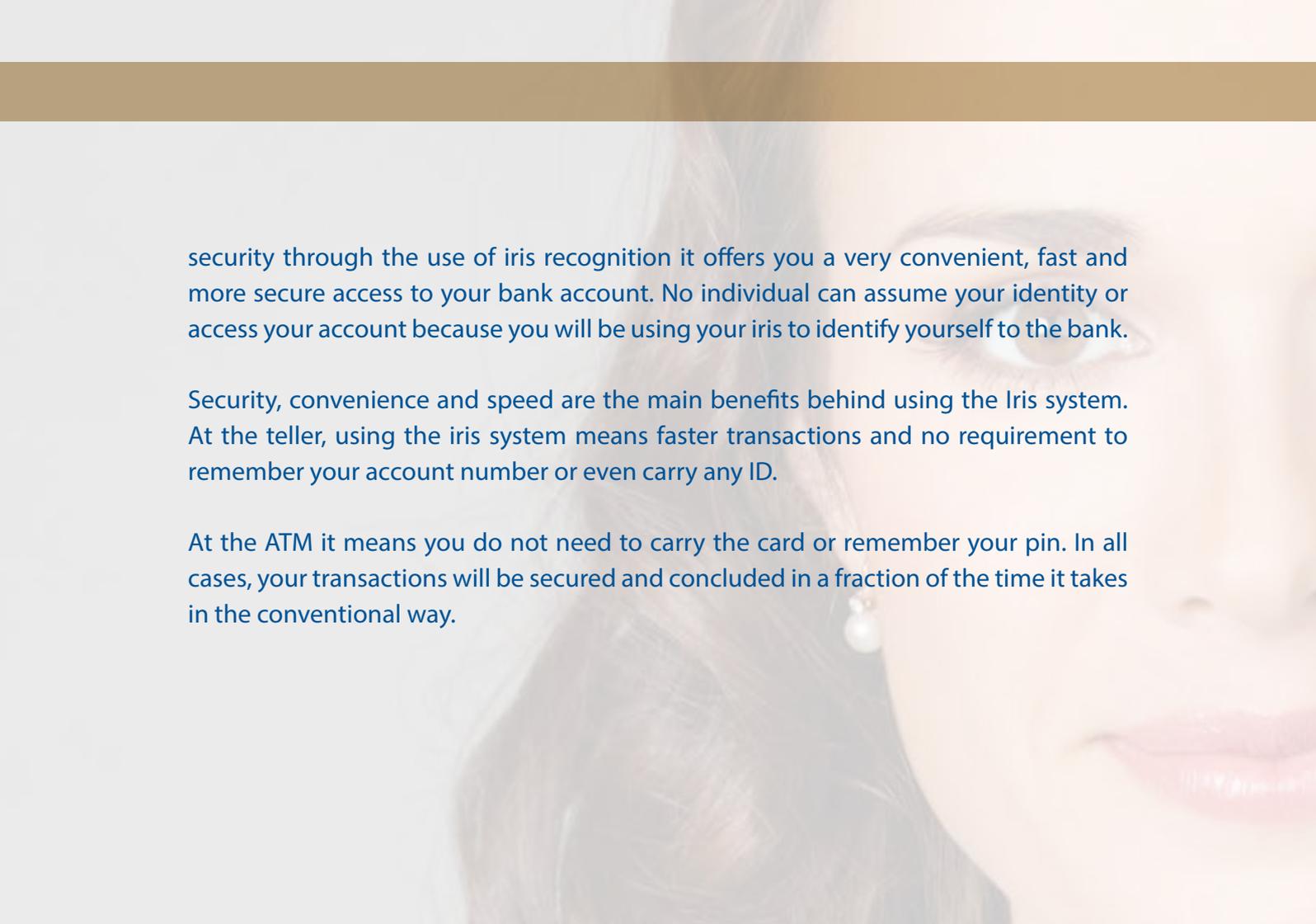
My bank for life

“My Iris Is My ID”

IrisGuard's EyeBank Suite® Iris recognition is the ideal banking solution for client identification and authorization. Iris recognition technology is accepted and proven to be the most accurate biometric technology available today. In field trials it has encountered no false matches in over two hundred billion cross-comparisons. IrisGuard's system is 100% accurate and will never authorize access to anyone other than yourself to your account. You and only You will have access to your bank account.

The iris recognition system is far more secure and effective than a password-based system because the system is inherently harder to deceive. The weakness with a password/pin based-system is that they are difficult to remember, one tends to write them down and that means someone can steal them. With the iris system, no one can steal your iris and only your irises will unlock and authorize the transaction.

Iris recognition has many advantages over conventional techniques such as using a card/pin or username/password. For example: a person's iris is non-transferable, it cannot be lost, stolen, forgotten, borrowed or duplicated. In addition to increasing



security through the use of iris recognition it offers you a very convenient, fast and more secure access to your bank account. No individual can assume your identity or access your account because you will be using your iris to identify yourself to the bank.

Security, convenience and speed are the main benefits behind using the Iris system. At the teller, using the iris system means faster transactions and no requirement to remember your account number or even carry any ID.

At the ATM it means you do not need to carry the card or remember your pin. In all cases, your transactions will be secured and concluded in a fraction of the time it takes in the conventional way.

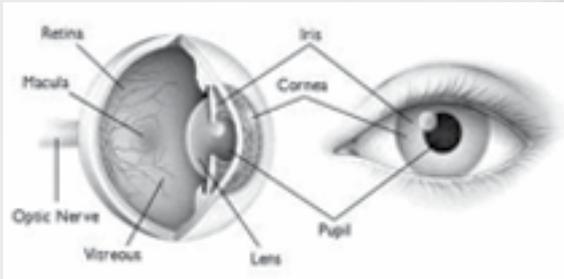
Frequently Asked Questions (FAQ)

1. What is iris recognition tech and how does it work?

Iris Recognition is a camera system that locates the eye and iris, evaluates the degree of occlusion by eyelids and determines image quality for identification processing. The features of the iris are then measured and encoded into a biometric record for enrollment or recognition. The resulting record is compared to each and every other record enrolled in the database for recognition. Computations and decisions are accomplished at extremely high rates of speed, resulting in processing times of less than two seconds.

2. What is an iris?

The colored part of the eye is called the iris. It is an internal organ that is part of the eye; protected by the eyelids. It is the only internal organ of the body that is externally visible. The iris is depicted in the below drawing.



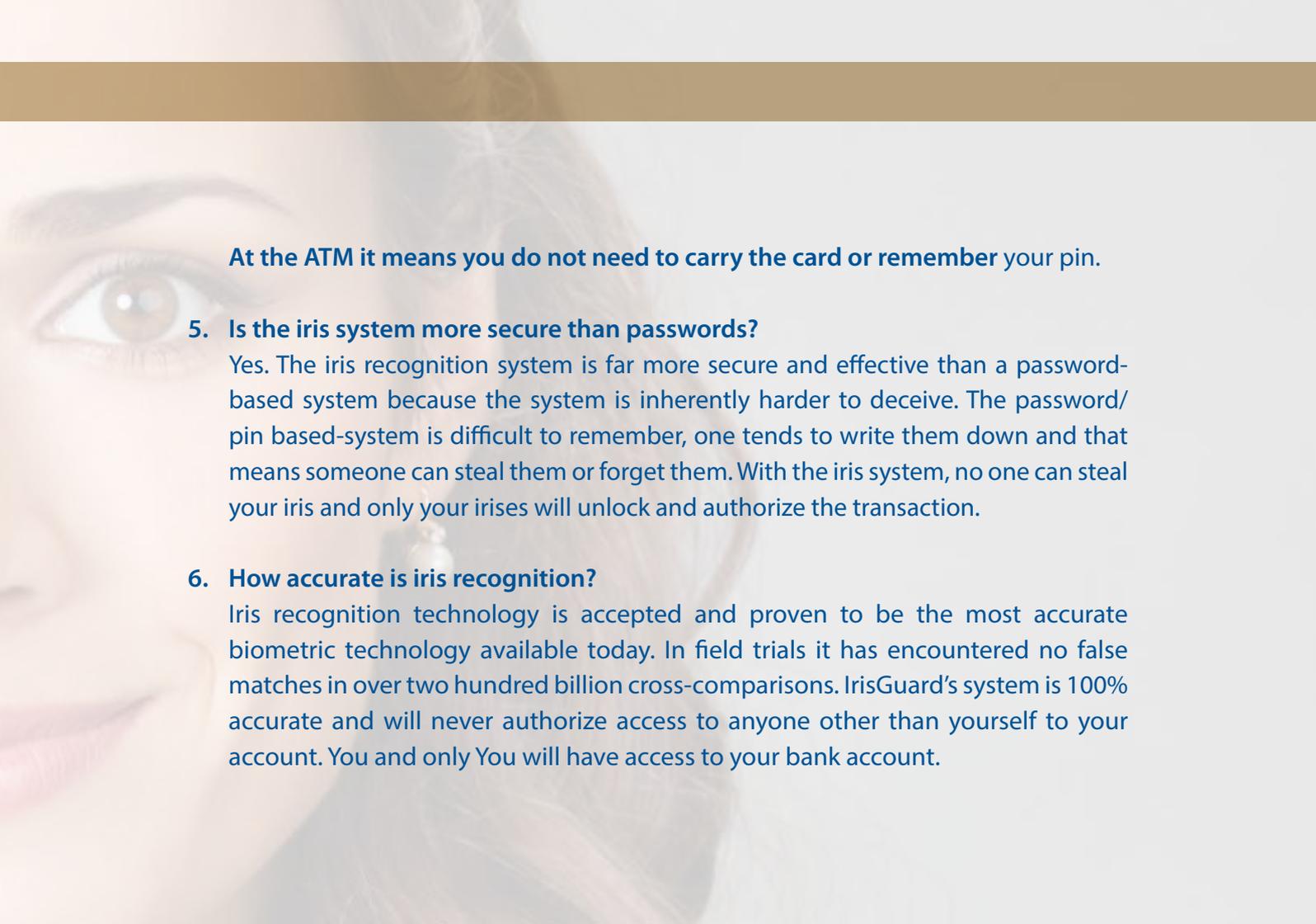
The iris has distinctive patterns that allow for very accurate person identification, far more accurate than fingerprints or facial recognition.

3. Why is the bank using it?

The bank is using IrisGuard's EyeBank solution to protect its customer's privacy and financial resources with the best possible technology available today.

4. How will I benefit from using the system

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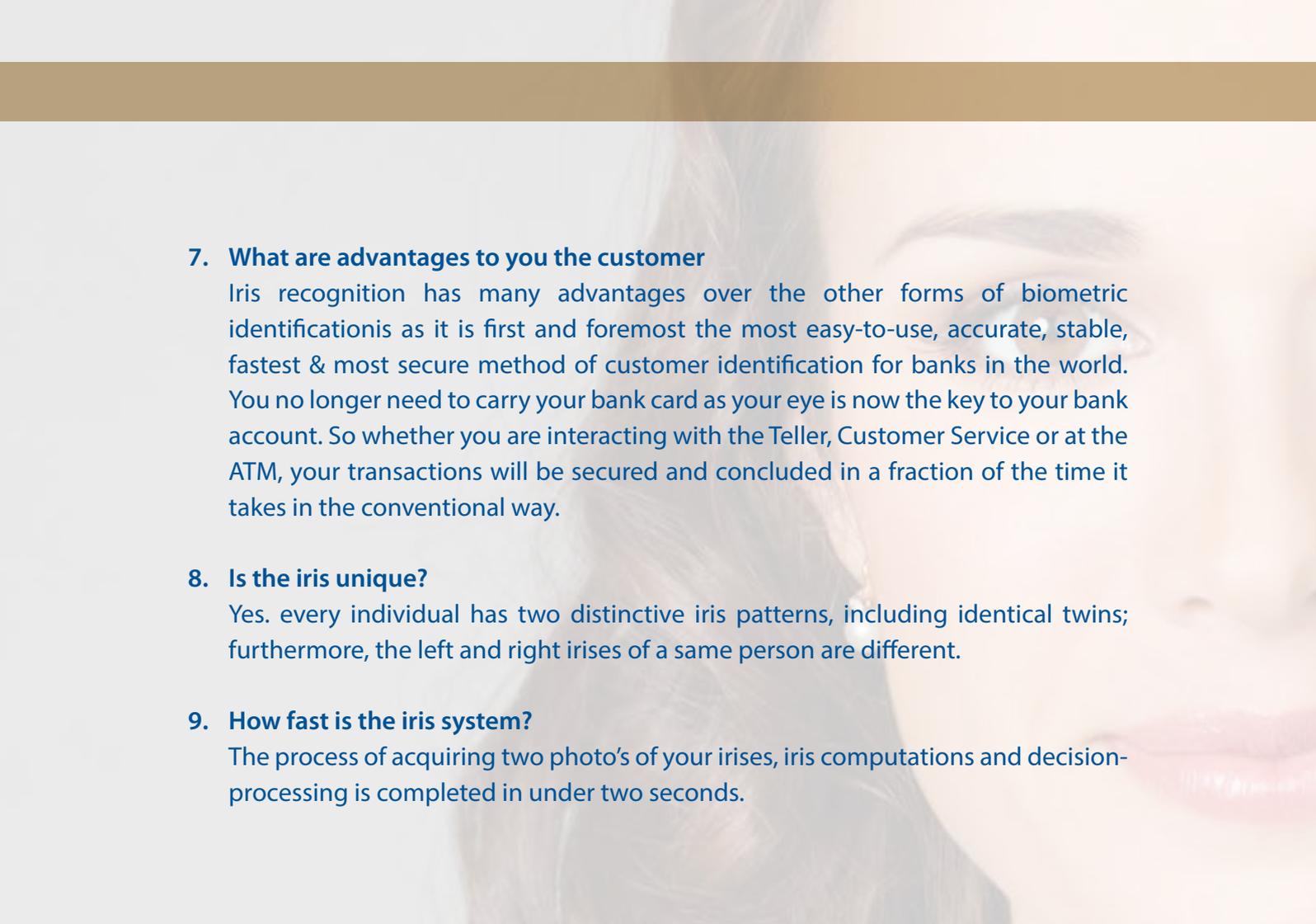
At the ATM it means you do not need to carry the card or remember your pin.

5. Is the iris system more secure than passwords?

Yes. The iris recognition system is far more secure and effective than a password-based system because the system is inherently harder to deceive. The password/pin based-system is difficult to remember, one tends to write them down and that means someone can steal them or forget them. With the iris system, no one can steal your iris and only your irises will unlock and authorize the transaction.

6. How accurate is iris recognition?

Iris recognition technology is accepted and proven to be the most accurate biometric technology available today. In field trials it has encountered no false matches in over two hundred billion cross-comparisons. IrisGuard's system is 100% accurate and will never authorize access to anyone other than yourself to your account. You and only You will have access to your bank account.

A woman's face is shown in profile, looking towards the right. Her right eye is highlighted with a glowing, circular overlay that represents an iris scan. The background is a soft, warm gradient. At the top of the image, there is a solid horizontal bar in a light brown or tan color.

7. What are advantages to you the customer

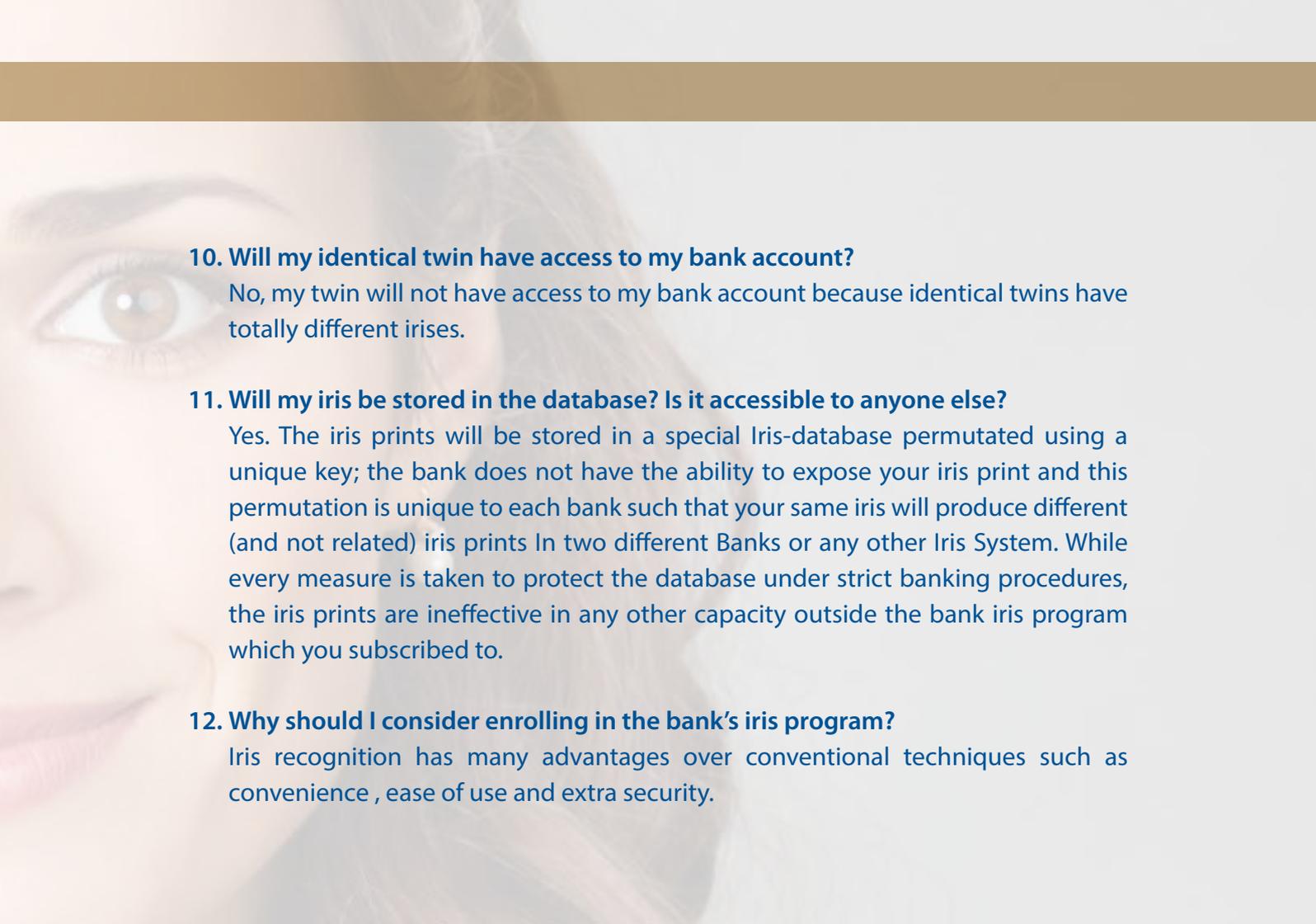
Iris recognition has many advantages over the other forms of biometric identification as it is first and foremost the most easy-to-use, accurate, stable, fastest & most secure method of customer identification for banks in the world. You no longer need to carry your bank card as your eye is now the key to your bank account. So whether you are interacting with the Teller, Customer Service or at the ATM, your transactions will be secured and concluded in a fraction of the time it takes in the conventional way.

8. Is the iris unique?

Yes. every individual has two distinctive iris patterns, including identical twins; furthermore, the left and right irises of a same person are different.

9. How fast is the iris system?

The process of acquiring two photo's of your irises, iris computations and decision-processing is completed in under two seconds.



10. Will my identical twin have access to my bank account?

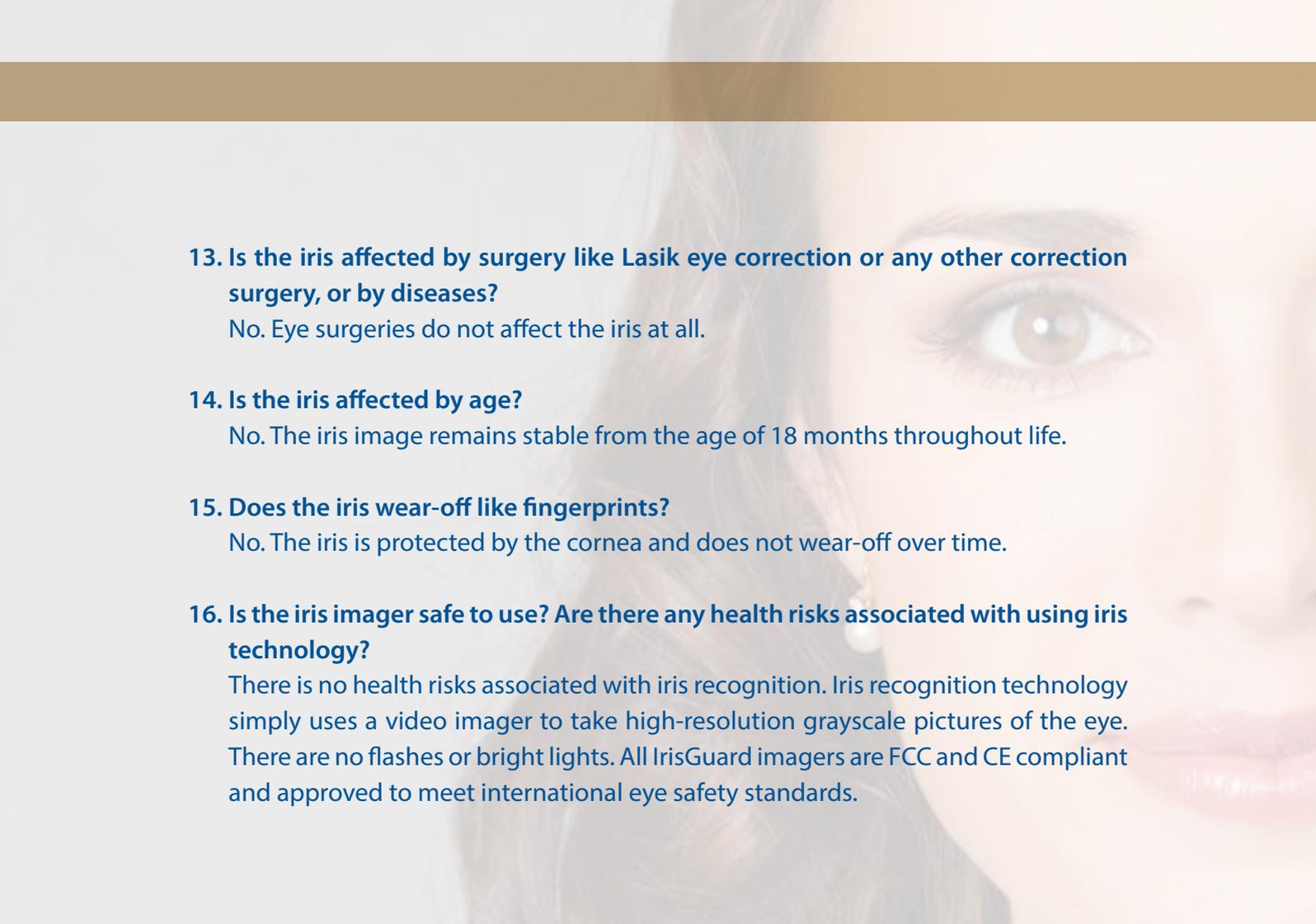
No, my twin will not have access to my bank account because identical twins have totally different irises.

11. Will my iris be stored in the database? Is it accessible to anyone else?

Yes. The iris prints will be stored in a special Iris-database permuted using a unique key; the bank does not have the ability to expose your iris print and this permutation is unique to each bank such that your same iris will produce different (and not related) iris prints in two different Banks or any other Iris System. While every measure is taken to protect the database under strict banking procedures, the iris prints are ineffective in any other capacity outside the bank iris program which you subscribed to.

12. Why should I consider enrolling in the bank's iris program?

Iris recognition has many advantages over conventional techniques such as convenience , ease of use and extra security.



13. Is the iris affected by surgery like Lasik eye correction or any other correction surgery, or by diseases?

No. Eye surgeries do not affect the iris at all.

14. Is the iris affected by age?

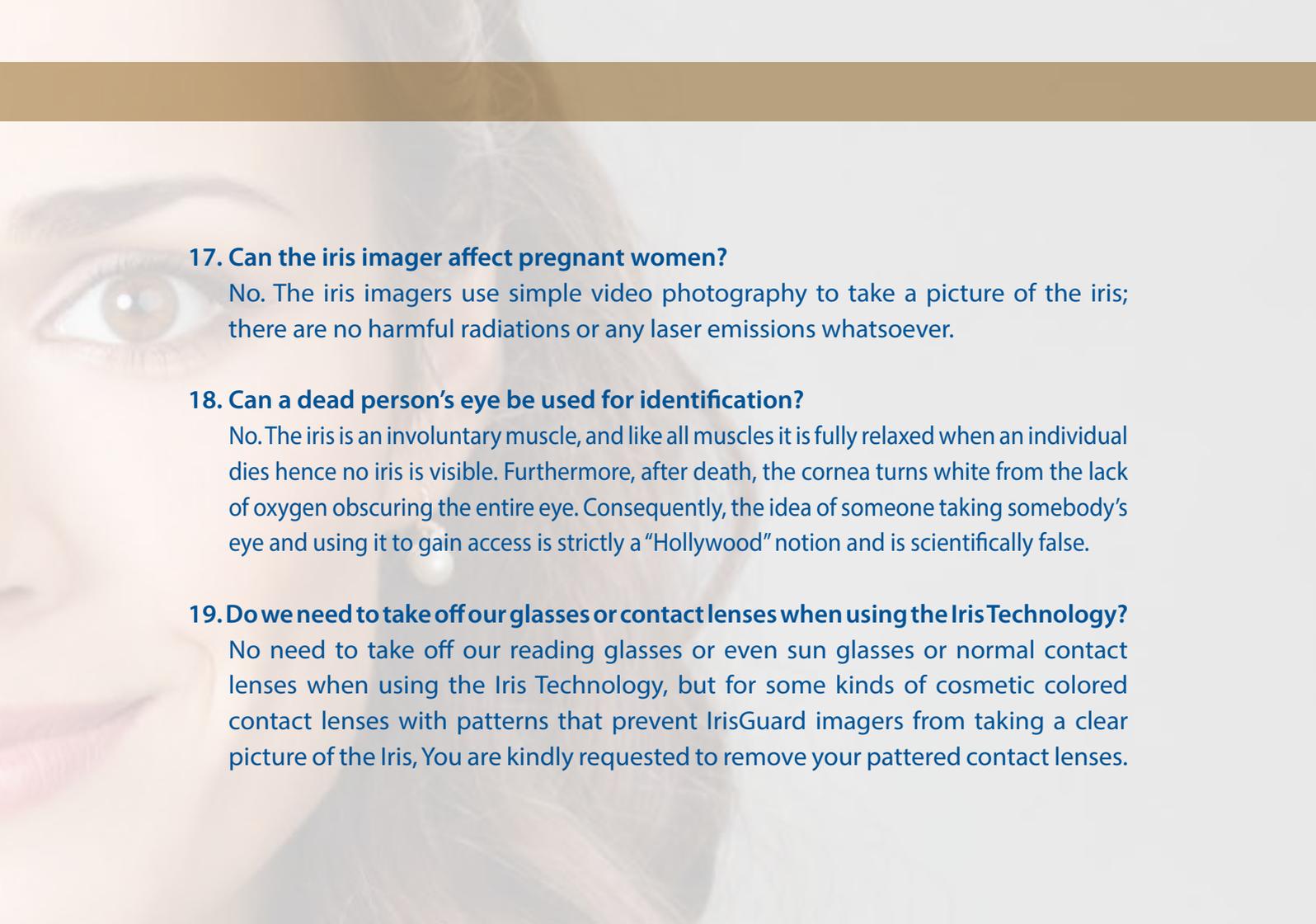
No. The iris image remains stable from the age of 18 months throughout life.

15. Does the iris wear-off like fingerprints?

No. The iris is protected by the cornea and does not wear-off over time.

16. Is the iris imager safe to use? Are there any health risks associated with using iris technology?

There is no health risks associated with iris recognition. Iris recognition technology simply uses a video imager to take high-resolution grayscale pictures of the eye. There are no flashes or bright lights. All IrisGuard imagers are FCC and CE compliant and approved to meet international eye safety standards.



17. Can the iris imager affect pregnant women?

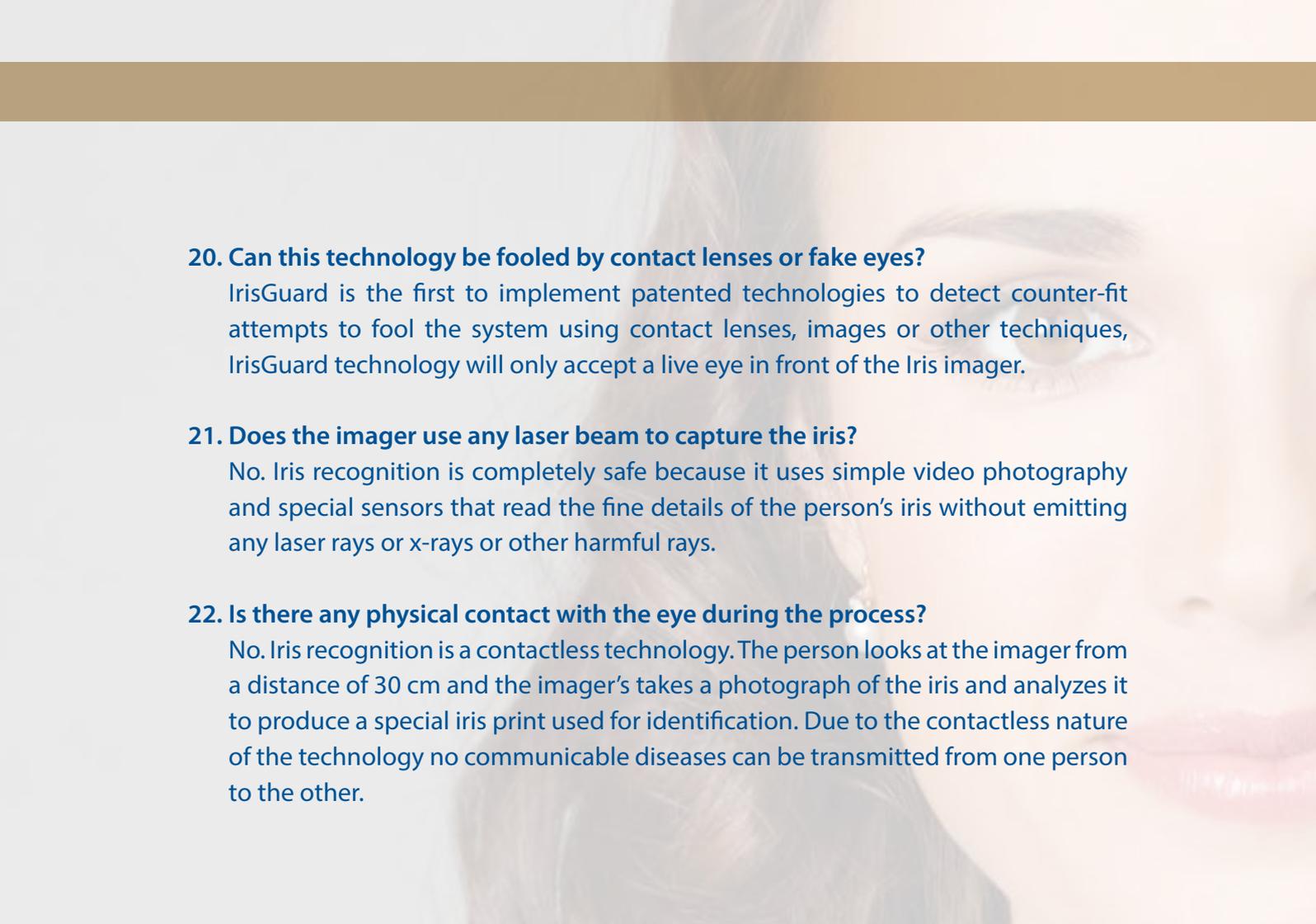
No. The iris imagers use simple video photography to take a picture of the iris; there are no harmful radiations or any laser emissions whatsoever.

18. Can a dead person's eye be used for identification?

No. The iris is an involuntary muscle, and like all muscles it is fully relaxed when an individual dies hence no iris is visible. Furthermore, after death, the cornea turns white from the lack of oxygen obscuring the entire eye. Consequently, the idea of someone taking somebody's eye and using it to gain access is strictly a "Hollywood" notion and is scientifically false.

19. Do we need to take off our glasses or contact lenses when using the Iris Technology?

No need to take off our reading glasses or even sun glasses or normal contact lenses when using the Iris Technology, but for some kinds of cosmetic colored contact lenses with patterns that prevent IrisGuard imagers from taking a clear picture of the Iris, You are kindly requested to remove your patterned contact lenses.



20. Can this technology be fooled by contact lenses or fake eyes?

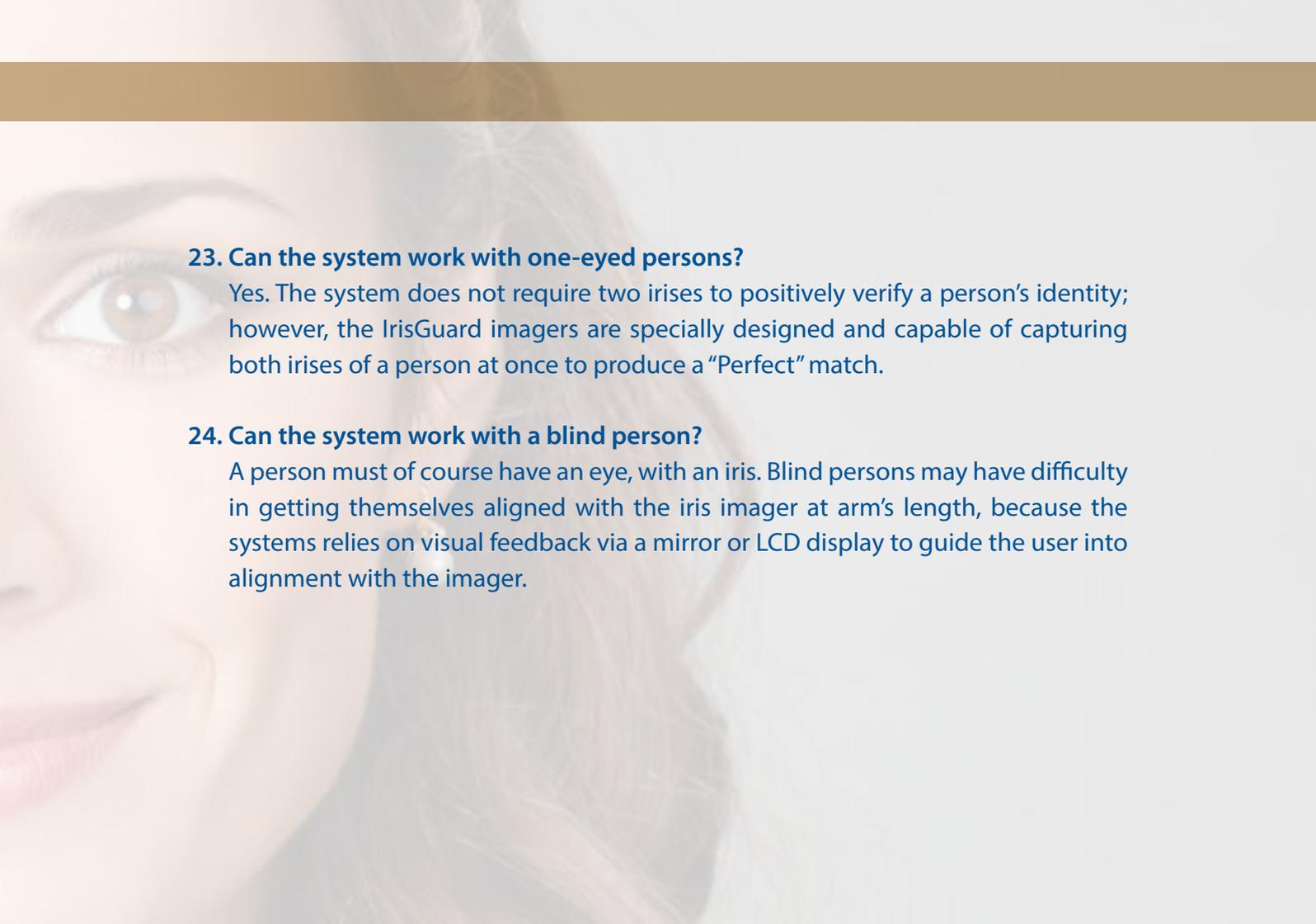
IrisGuard is the first to implement patented technologies to detect counter-fit attempts to fool the system using contact lenses, images or other techniques, IrisGuard technology will only accept a live eye in front of the Iris imager.

21. Does the imager use any laser beam to capture the iris?

No. Iris recognition is completely safe because it uses simple video photography and special sensors that read the fine details of the person's iris without emitting any laser rays or x-rays or other harmful rays.

22. Is there any physical contact with the eye during the process?

No. Iris recognition is a contactless technology. The person looks at the imager from a distance of 30 cm and the imager's takes a photograph of the iris and analyzes it to produce a special iris print used for identification. Due to the contactless nature of the technology no communicable diseases can be transmitted from one person to the other.



23. Can the system work with one-eyed persons?

Yes. The system does not require two irises to positively verify a person's identity; however, the IrisGuard imagers are specially designed and capable of capturing both irises of a person at once to produce a "Perfect" match.

24. Can the system work with a blind person?

A person must of course have an eye, with an iris. Blind persons may have difficulty in getting themselves aligned with the iris imager at arm's length, because the systems relies on visual feedback via a mirror or LCD display to guide the user into alignment with the imager.

CONCLUSION

Banking transactions using IrisGuard technology are highly accurate and secure providing positive personal identification using the iris of your eye. The process uses simple and non-threatening video technology to take images of the iris, digitize the features, and create a biometric record code, which is then compared against an entire database in less than two seconds. You can sleep safely; IrisGuard is protecting your financial assets through its trusted authentication technology.

