

GEN  
KEY



# Trusted identity for Africa

Identity for all

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# **Our mission is to help achieve identity for all**

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“Despite common belief, poverty in the world is decreasing, but there’s still much work to be done. I’m proud that we can make an important contribution to help the most vulnerable.”

**GenKey Project Manager Frank Darko Agyiri**

According to the World Bank, it’s estimated that 1.5 billion people globally have no legal identity. They’re often the poorest and most vulnerable in society. Since 2012, we’ve helped millions of people in Africa to authenticate who they are, using their unique biometric identity.

Our mission, ‘Identity for all’, is connected to a global movement. The United Nation’s Sustainability Goals aim for everyone to have an identity by 2030. This ambition is shared by the World Bank, which set up its Identification For Development initiative in 2014. It highlights the benefits of accessible, secure and verifiable ID systems across a range of areas, including elections, healthcare, finance and social inclusion.

With a growing population of over 1 billion and a rising middle class, the need for reliable ID systems in Africa is growing. Being able to verify an identity is becoming more and more a part of everyday life. For example, it’s estimated that all smartphones will have biometrics installed in the next 3 years.\* To meet this growing demand, we will continue to provide reliable ID systems, building on our reputation as one of the most trusted identity providers in Africa.

\*Biometrics Research Group (Biometric Update) 2017.

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*1.5 billion with no identity.*

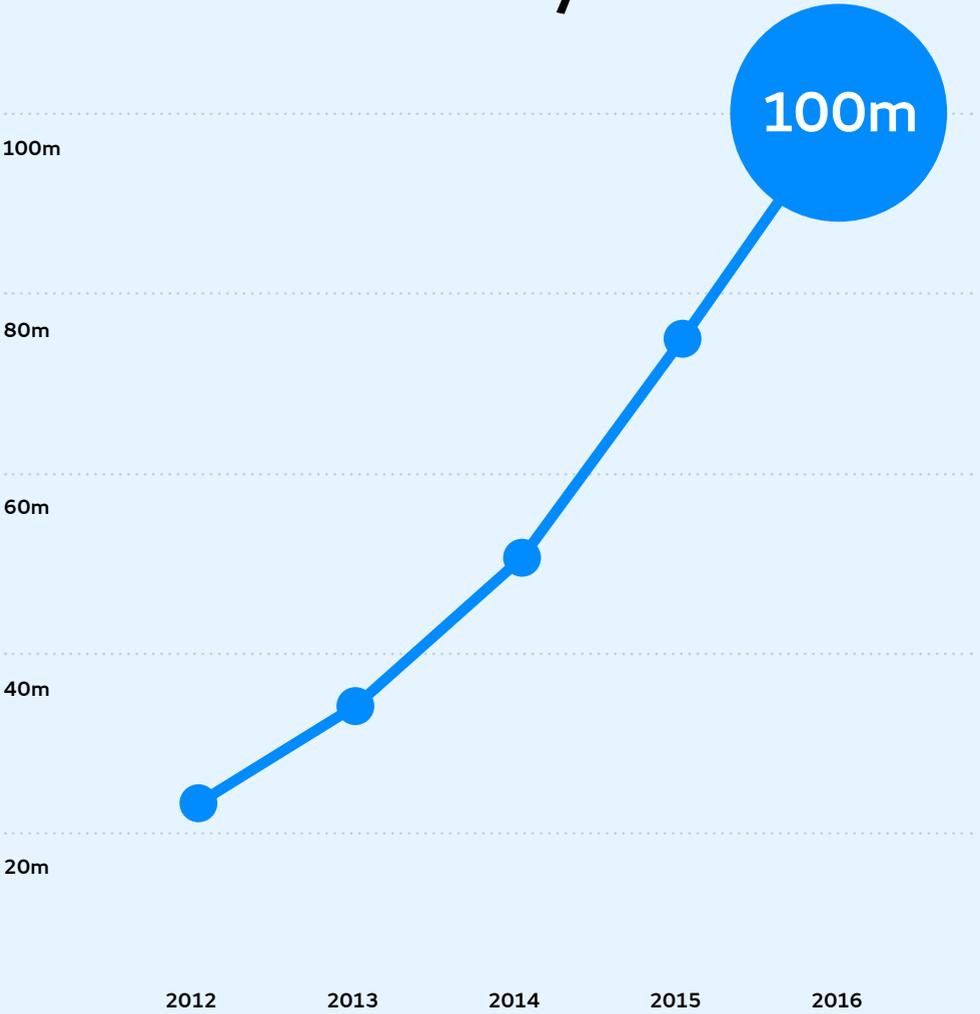
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*875m living in extreme poverty.*

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*375m unbanked adults.*

# To date, GenKey has helped 100 million people to have a verifiable identity





**WE'RE GENKEY**

**WE'RE EXPERTS**

**IN BIOMETRICS**



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We're a technology company that knows how to get things done. Our business is built around the complex demands of large-scale biometric identity programs, whether that's registering million of voters for elections; helping healthcare providers reduce fraudulent claims; delivering social protection that gives families better access to public services; or helping finance providers improve their Know Your Customer standards.

Our success is built on the strength of our partnerships. We've developed trusted relationships across Africa with our partners in industry and government. Working together, we provide end-to-end biometric solutions that are scalable and adaptable across different markets (functional registers). We have successfully completed projects in Ghana, Kenya, Cameroon, Mozambique and Tanzania.

GenKey was founded in 2001, and developed out of a merger with priv-ID, an off-shoot of Philips' biometrics research division. Since

then, GenKey has delivered large-scale, biometric identity programs across Africa. Our solutions are based on extensive R&D and are proven to be effective in the field. To date we've had 39 patents approved.

We're headquartered in Eindhoven in the Netherlands, with offices in Accra, Ghana and Chicago, USA.

# 10 facts about GenKey



We're one of the fastest growing biometrics companies in the world and one of the most trusted identity providers in Africa.

# 100m

We've authenticated more than **100 million identities.**



We have an experienced team with **industry thought-leaders.**



We have a proven track record in delivering large-scale identity projects for **many markets**, including elections, healthcare, social protection and finance.

**1.5**  
billion

Our mission aligns with the UN's Sustainability Goal 16.9 and the World Bank's Identification for Development initiative, which target the **1.5 billion** people with no form of identity.



We have a **simple, end-to-end biometric ID solution** based around three steps that are scalable across markets.



We have proven and fully-owned technology, based on over **100 man-years of R&D with 39 patents**.



We partner with **best-in-class companies**, forming project consortiums for specific market sectors.



We know how to do business in Africa, having delivered complex projects in Ghana, Kenya, Cameroon, Mozambique and Tanzania.

**HQ**

Our HQ is in Eindhoven's High Tech Campus, one of the world's leading tech hubs.



# Our culture

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At GenKey, we refer to our team as 'unstoppable'. It's a behavior we encourage. What we do takes passion, drive, and an unwavering determination to get the job done, no matter what it takes. We're here for two reasons: to do the best work of our lives, and to help achieve identity for all.



# Our team

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The GenKey team is made up of 47 people representing eight different nationalities, across 3 continents. Our offices are in Eindhoven (Netherlands), Chicago (USA) and Accra (Ghana).



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“The team we have is really quite amazing. Everyone, each in their own area and in their own way, has an enormous drive to get the best possible results.”

Director Projects, Harold Hermans

# Our Timeline

Genkey AS founded and registered first patent

2001

**72,000 Biometric Verification Devices (BVDs) issued**

Ghana Presidential Elections

**11 million voters verified in 1 day, a world first**

Ghana Presidential Elections

**High Tech Campus**

Moved to one of Europe's largest tech hubs

Philips launches biometric R&D program

2002

Priv-ID founded as a spin-off from Philips

2008

**Genkey AS and priv-ID merge to form GenKey**

2011

**"Start up to watch" Gerard & Anton Award**

**350 registration stations nationwide**  
Kenya National Hospital Insurance

**12 million voters verified.** Ghana Presidential Elections

**World's first three-in-a-row biometric election**  
Ghana Presidential Elections

**138,000 households registered**  
Ghana National Household Registry

2012  
2013

**1,350 verification devices issued**  
Kenya National Hospital Insurance

**10 million people registered to date**  
Ghana National Health Insurance Scheme (2013-15)

**23 million voters registered**  
Tanzania Presidential Elections

**168 million fingerprints processed**  
Tanzania Presidential Elections

2014  
2015

2016  
2017





# Making biometric ID simple

Our complex biometric solutions are designed around a simple, three step, end-to-end approach. Each step is proven in real-world applications, is cost effective and compliant with the highest global standards. Furthermore, our approach can be adapted to any market, from national identity to banking.

Our three step approach is designed to support sustainable identity systems, based around interoperable technologies and components that meet the highest global standards. Our technologies can be integrated seamlessly with

existing identity systems and hardware. Our technologies are hardware-neutral and are compatible with all commercially available systems and can be updated over time in step with hardware upgrades.

1



## Enroll

Our Enroll Solution ensures a person's data is registered to the highest standards.

2



## 1=1

Our 1=1 Solution is the central ID Management hub, ensuring that one person = one unique ID.

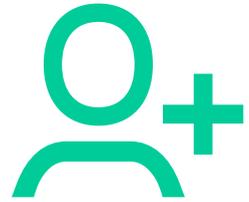
3



## Verify

Our Verify Solution delivers secure, reliable and fast ID verifications.

# Enroll Quality in quantity



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Our Enroll Solution ensures that millions of people's data is registered to the highest standards, and all it takes is a few minutes. GenKey's Enrollment software is designed to capture high quality, reliable data, that's stored securely.

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## **Mobile registration**

Our enrollment software supports all the benefits of mobile registration without any compromise to the quality of the data captured. Our privacy-by-design function provides secure data storage even in the most remote rural areas with limited infrastructure and connectivity.

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## **High quality data capture**

Our solution is designed to capture the highest quality image templates. It integrates with third party enrollment hardware and works with all commercial scanners.

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## **Multi-modal capability**

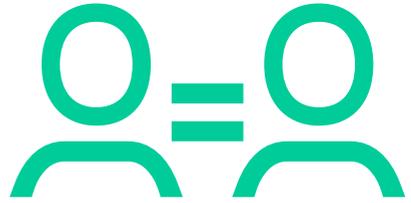
Fingerprint, iris, face, vein: our solution is designed to capture a range of biometrics for improved accuracy.

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## **Local deduplication capture**

GenKey's patented duplicate check detects if any duplicate biometric data is being submitted and alerts the operator immediately. It reduces the risk of double registrations and acts as a first line of defense against fraud or administrative error.

# 1=1 The hub of ID management



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GenKey's 1=1 Solution manages and maintains millions of IDs. It's the central hub that ensures data is held securely and can be retrieved, updated and maintained efficiently. A key component is GenKey's ABIS, which runs continuously, deduplicating small and large-scale biometric databases with industry-leading speed and accuracy.

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#### **State-of-the-art deduplication**

GenKey's ABIS is capable of checking over 1 billion stored fingerprints per second, on a single server. It uses two powerful SDKs to achieve both speed (FastAFIS®) and accuracy (BioFinger®).

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#### **Managing data, continuously**

GenKey's 1=1 Solution is the central management hub. It runs continuously 24/7, importing new registrations, creating reports, issuing ID cards and verifying IDs.

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#### **Certified to the highest global standards**

GenKey's 1=1 Solution meets the highest global standard of biometric certification. Our technology is MINEX certified and our biometric image and template formats are ISO compliant.

# Verify Reliable identity, wherever it's needed



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Our biometric Verify Solution delivers secure, reliable and fast ID verifications, using GenKey's biometric verification devices. They're designed for any biometric ID verification purpose, being easy to use and long lasting. We've issued over 72,000 to Ghana alone since 2012.

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## Mobile Verification

Our mobile biometric identity verification solutions are designed for a range of environments and markets. They're easy to use, with a customizable workflow application that has step-by-step instructions for operators.

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## Privacy-by-design

Our patented BioHASH® technology encrypts data to the highest ISO standards. A stored BioHASH® template is created by application of a one-way encryption operation which removes the need to store the source biometric data from which it is derived. BioHASH® codes are revocable if they are lost or deleted through a security breach.

# Pioneers in biometrics

Since our first patent in 2001, we've set new standards in biometric technology. Our innovation is continuous, with a dedicated team of 18 data scientists and developers in our R&D facilities in Chicago and High Tech Campus in Eindhoven. They are developing the next generation of biometric technology, covering product development, R&D and systems integration.

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## Patents

GenKey has a strong reputation for biometric innovation. To date, we have 39 patents across 11 patent families.

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## Certifications

GenKey's technology meets the most stringent international standards and certifications for biometric data exchange, matching and protection.

- |                        |                                  |
|------------------------|----------------------------------|
| ■ ISO/IEC 24745        | Biometric information protection |
| ■ ISO/IEC 19794-2/4    | Biometric template format        |
| ■ ANSI INCITS 378-2009 | Biometric template format        |
| ■ NIST MINEX EXTR      | Interoperable template format    |
| ■ NIST PFT-II          | Biometric performance test       |
| ■ FVC-ONGOING          | Biometric performance test       |
| ■ WSQ FBI              | Image compression format         |
| ■ JPG/JPEG2000         | Image compression format         |

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## SDK suite



### BioHASH® SDK

Matching fingerprints without storing the biometric information greatly enhancing the privacy and security of the data.



### FastAFIS® SDK

Ultra fast fingerprint matching. Used in large-scale ABIS systems.



### BioFinger® SDK

High-accuracy minutiae based fingerprint matching. Compliant with all common standards and certifications like PFT-II.

# ABIS So fast, it's industry leading

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GenKey's industry leading Automated Biometric Identification System (ABIS) is designed for small and large-scale deduplication, identification and verification.

For any identification system to be reliable, it's essential that there's only one unique ID for every person registered. We call this 1=1 (one person = one identity). In a registration process involving millions of people, duplicate identities can enter the system. It's the job of GenKey's ABIS to detect them, using fingerprint and other biometric data.

# 3 Core Functions

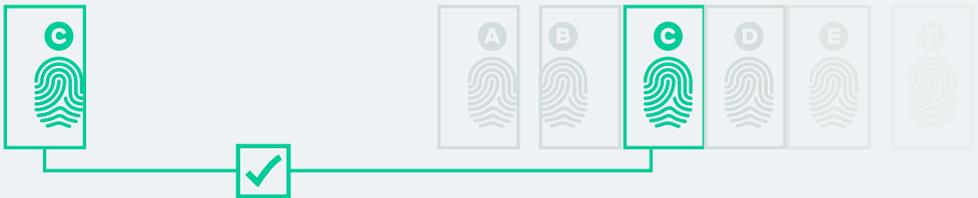
## Deduplication (N:N)

Checks for duplicate identities while new subjects are added



## Identification (1:N)

Searches for an identity



## Verification (1:1)

Verifies a claimed identity and delivers results in real time, anywhere



# Benefits of ABIS

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## Ultra fast

The processing speed of GenKey's ABIS, reaching 1 billion fingerprint matches per second per CPU, goes way beyond the market standard. The unparalleled speed and accuracy, powered by GenKey's patented FastAFIS® and BioFinger® technologies, deliver highly reliable results, continuously and in real-time.

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## Label Independent Matching (LIM)

Unlike standard systems, GenKey's ABIS supports Label Independent Matching. This means that it detects duplicate fingerprints even if they've entered the register with the wrong label. It's a vital safeguard against human error or fraud in the registration process, especially when registering using single-finger scanning devices.

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## Multi modal

GenKey's ABIS is designed for multiple biometric modalities, including iris and vein as well as fingerprints. This further increases the accuracy of the system, providing additional biometric information for people who have low quality fingerprint data (for example, through manual labor or loss of fingers). In addition, our ABIS can deduplicate biographic information for people with no usable fingerprints.

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## Secure and reliable

Our ABIS supports complete isolation between biographic and biometric data. All biometric data is encrypted, using strong multi-factor security. With safety features such as full redundant functionality, quick restart capability and full disaster recovery, it's capable of handling power outages and interruptions in network connections.

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## Human adjudication

GenKey's ABIS goes a long way to detecting possible duplicate identities, but the final decision is human. The software-assisted adjudication process enables operators to review and validate potential duplicates. Plus, the easy-to-use web-based application can be configured to the needs of each situation, allowing multiple levels of adjudication, validation and approval.

# BioHASH®

## The next generation of biometric data security

For any biometric identity program to be fit for purpose, it has to be safe from cyber attack and abuse. That's why we developed BioHASH® - the ultimate in biometric data security.

In traditional biometric ID management, sensitive biometric data is vulnerable

to cyber attack. GenKey's approach is different. With our patented BioHASH® technology, the original biometric data can't be hacked, because it isn't stored online. Instead, ID verification happens via a one-way encrypted, untraceable hash. This offers unprecedented levels of biometric data security.

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**Ultra-secure**      The original biometric templates are never stored online, so the data can't be stolen.

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**Revocable**      BioHASH® codes are revocable if they are lost or deleted through a security breach.

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**A code for every use**      One biometric template can generate multiple codes, each assigned to a different purpose.

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**No function creep**      Each BioHASH® code can only be used for its assigned purpose.

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**ISO-compliant**      Compliant with ISO/IEC, the international standard for biometric data protection.

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**Multiple applications**      Supports a range of applications, including mobile, proof of presence and PIN generation.

**MARKETS**

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We've successfully delivered large scale biometric solutions for Ghana, Kenya, Cameroon, Mozambique and Tanzania. Since 2012, our three step solution has been adapted to a wide range of markets, from registering households for social registers to verifying voters on election days.



#### **Elections**

Our biometric solutions are helping to deliver free and fair elections, securing the fundamental democratic principle of one person, one vote. Since 2012, we've worked with local partners to deliver biometric programs for municipal and national elections in Ghana, Cameroon, Tanzania and Mozambique.



#### **Healthcare**

Our identity programs help to reduce the burden of healthcare fraud, ensuring more money gets spent where it should: on patient care. In Ghana, our biometric program for the National Health Insurance Scheme resulted in less fraud, more efficient healthcare delivery, and a clean member database of 7.5 million people.



#### **Social protection**

GenKey's biometric technology is transforming the targeting of social protection initiatives, ensuring that the right help reaches the right people at the right time. We're currently working with the Ghana National Household Registry to build a complete, biometric-based social register of every household in the country.



#### **Finance**

In developing countries, identity fraud in credit and loan applications is leading to losses worth millions of dollars every year. By linking customers' biometric identities to their credit reports, GenKey can give credit bureaus greater certainty about who they're dealing with.



# Elections

## One person, one vote

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Throughout Africa, our biometric solutions are helping to deliver free and fair elections, securing the fundamental democratic principle of one person, one vote. That success is down to a combination of state-of-the-art technologies, and an end-to-end approach to biometrics that covers every stage of the election process, from registration all the way to the polling booth.

The principle of “one person, one vote” is one of the cornerstones of democratic elections. Upholding this principle requires reliable and up-to-date voter lists, which is often a challenge for many countries for various reasons. In parts of sub-Saharan Africa, low birth registration rates, lack of official ID documentation and the prevalence of rural populations make it particularly difficult to register and identify eligible voters accurately. This increases the risk of voter fraud, undermining the credibility of elections and therefore of the democratic process itself.

Biometrics has a major role to play in overcoming that challenge.

To support countries’ democratic processes, GenKey’s end-to-end solutions are proven to be reliable, easy to implement and cost-effective. They’re also compatible with existing administrative systems. Since 2012, we’ve worked with local partners to successfully deliver biometric elections in Ghana, Cameroon, Tanzania and Mozambique.

Our solutions covers each of the three critical stages: registering voters, ID Management (including deduplicating voter lists), and verifying voter identities on polling day.

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*GenKey was an instrumental part of the consortium that registered an average of 230,000 voters per day across Ghana between March 24 and May 5 2012.*

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## “The new registration methodology marked a substantial improvement in the transparency and credibility of the electoral process”

**Report of the Commonwealth Expert Team,  
Cameroon Legislative and Municipal Elections 2013**

Registering voters involves collecting biographic (name, date of birth, gender, address, and so on) and biometric data. GenKey's Biometric Voter Registration (BVR) devices are used. For Ghana's 2012 presidential elections, voter registration was conducted at over 23,000 registration stations by 32,000 temporary staff. In remote rural areas, door-to-door registration is increasingly taking place using handheld mobile registration devices. This extends the reach of a registration to cover every 'last mile'.

ID Management solutions (see 1-1 Solution) are used to maintain the register and ensure that the voter's

list is clean and fit-for-purpose. GenKey's Automated Biometric Identification System (ABIS) plays a key part, detecting and eradicating any duplicate records that have inadvertently entered the register. In Mozambique and Ghana, we provided a credible voter register of 9 million and 15 million respectively. For Tanzania's 2015 presidential elections, we delivered a clean voter list of 23 million people.

On election day, a voter's identity is verified at the polling station, enabling them to cast their vote, and only once. Checking their biometric and biometric data takes 20 seconds to complete, using GenKey's Biometric Voter



Verification (BVV) devices. In 2012, Ghana became the first country in the world to secure a fair polling process using biometric verification. On election day, biometric verification using BVV devices took place at 26,002 polling stations operated by 26,002 trained officials.

To mark this significant milestone, Ghana's President John Dramani Mahama described the event as "a historic election, which witnessed progressive reforms with the use of a biometric voter's register and biometric verification for voting which has been acclaimed by both domestic and international observers as free, fair and transparent".

Since our first biometric verification in 2012 the functionality of our devices has continued to improve. Most recently, we delivered the biometric verification for the Ghana 2016 elections, setting a new world record for a biometric-based voter register used for three consecutive elections. Today, the capabilities of our verification solutions are able to transmit election data to the authorities during the the polling day, as well as other information such as live daily statistics on voter participation. These innovations are bringing increased transparency to the electoral process.

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*We've issued more than 72,000 biometric verification devices to support elections in Ghana since 2012.*



# We've helped register millions of voters



Cameroon Legislative and Municipal Elections 2013

6.5 million

Mozambique Municipal Elections 2013 and General Elections 2014

9 million

Ghana Presidential Elections 2012

15 million

Ghana Presidential Elections 2016

16 million

Tanzania Presidential Elections 2015

23 million

23k

Voter registration centers nationwide

Ghana General Elections 2012

11m

Voters biometrically verified on election day

Ghana General Elections 2012

72K

Biometric Verification Devices (BVDs) issued

Since 2012 in Ghana



World's first biometric voter verification

Ghana General Elections 2012



230m

Fingerprints deduplicated by our ABIS, Tanzania General Elections 2015



# Healthcare

## Less fraud, more care

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Healthcare fraud in Africa is a widespread problem, costing billions, raising insurance premiums and depriving patients of the affordable, quality medical care they need. Through biometric technology, GenKey is helping to prevent fraud and ensure that healthcare funding is spent where it's needed most: on patient care.

According to WHO estimates, around 7% of the world's average annual healthcare costs is lost every year through healthcare fraud. The problem is especially pronounced in some sub-Saharan African countries, where there is a lack of strong financial and medical accounting systems. Claim intelligence and clinical audits indicate that between 15 and 20% of healthcare spending in Africa is lost through fraud.

GenKey's biometric technology is addressing this challenge. By creating unique digital identities for health scheme members, and then linking these identities to medical claims, our biometric solutions dramatically improve healthcare efficiency and limit the potential for fraud and abuse to occur. Since

2013, national health insurance schemes in countries throughout Africa have used GenKey's biometric solutions to significantly reduce healthcare fraud.

Our first biometric project addressing healthcare fraud took place in Ghana from 2013. At that time, Ghana's National Health Insurance Scheme (NHIS) was facing a seemingly insurmountable problem. The proportion of healthcare spending lost to fraud was estimated to be a staggering 30%. Almost as remarkably, there were 26 million names on the NHIS subscriber database – 2 million more than the entire national population – suggesting that the database contained many duplicate registrations.



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*Before 2013, 30% of total healthcare spending in Ghana was lost through fraud.<sup>1</sup>*

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*In South Africa, fraud adds between R192 (\$14) and R410 (\$30) per month to every national health insurance member's medical aid contributions.*

In 2013, the NHIS engaged GenKey through its partner STL Technologies to implement our biometric healthcare solution. A new biometric register was created, providing all members with a secure digital identity by registering their biometric and biographic details. The register was built in phases, registering an average of 40,000 people a day using 1,100 biometric registration devices. During the registration process, the member receives a unique ID card, printed on the spot. The entire process from registering a member's details to printing an ID card takes just seven minutes. To date, over 7.5 million NHIS members have been registered across Ghana.

During a consultation, the health provider scans the member's

fingerprint and matches it against the data stored on the member's ID card. A positive match generates a unique 13-digit Claim Verification Code (CVC), which the health provider adds to the claim form as a biometric signature and important proof-of-presence.

GenKey's unique approach to biometrics has brought major long-term benefits to healthcare systems. A clean member database, instant ID card printing, biometric member verification and claim authentication are contributing not just to major cost savings, but also to better member management and continuous improvements in the efficiency of health providers and insurers.

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“Through GenKey’s real-time deduplication system, we have prevented multiple registrations and built a clean, digital member database. The issuance of membership cards at point of registration or renewal has helped us eliminate challenges and costs associated with the distribution of subscriber cards. In addition, biometric authentication at healthcare providers is also preventing the submission of false claims and cutting down claims costs.”

Perry Nelson, Director, Management Information Systems, NHIS

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*We biometrically registered an average of 40,000 health insurance members a day across Ghana between 2013 and 2015.*



# Healthcare. Delivered.



**7 minutes**

The entire process from registering a member to issuing an ID card takes seven minutes.



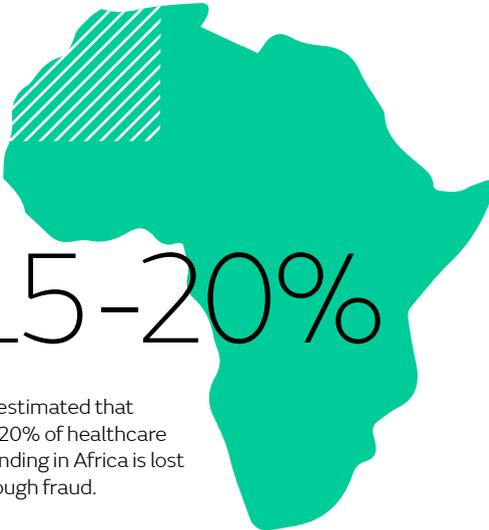
**40,000 a day**

In Ghana we registered an average of 40,000 people every day using 1,100 registration systems between 2013 and 2015.



**7.5m**

Our biometric healthcare program in Ghana resulted in a clean member database of 7.5 million people.



**15-20%**

It's estimated that 15-20% of healthcare spending in Africa is lost through fraud.

**4m**

Our project objective is to register 4 million people for Kenya's National Hospital Insurance Fund.

**3k**

We're issuing 3,000 biometric verification tablets to healthcare providers throughout Ghana.



# Social protection

The right help,  
to the right people,  
at the right time

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In developing countries, social protection programs are vital for helping people escape poverty. However, lack of official identification and weaknesses in traditional record-keeping systems often mean that these programs fail to reach the very people they were designed to protect. GenKey's biometric technology is overcoming these challenges, helping some of the world's poorest and most vulnerable people find a foothold in society.

Social protection systems – which include welfare programs, food aid, social housing, and measures to improve access to education – play a critical role in helping people climb out of poverty. In the last half-decade, countries have made remarkable progress in setting up these systems. In fact, as of 2015, the World Bank reported that every country in the world had at least one social safety net program in place.

That's the good news. The bad news is that, despite this progress, most of the world's poorest and most vulnerable people remain outside the reach of social

protection, especially in lower-income countries. In other words, the very people who need social protection most are the ones who have least access to it.

The root of the problem is lack of identification. The success of any social protection program depends on the accuracy of its targeting – in other words, getting the right help to the right people at the right time. To achieve this, the program must have access to a credible and reliable social registry, in order to identify and classify those who need support. With traditional paper-based social registries, keeping these member records

accurate and up to date is a challenge, particularly so in African countries with large migrant populations and a lack of official identity documentation.

As a result, it's much harder to be sure that the right help is reaching those who need it, and to safeguard the process against fraud. This means that costs spiral unnecessarily, and vulnerable people slip through the net.

By applying biometric technology, GenKey is helping to overcome this challenge. Our solutions deliver credible social registers that are used by government departments, and associated agencies, to inform policy and ultimately provide assistance to those in need. Using biometrics, we work with partners

to offer a complete end-to-end process for social protection that increases accuracy and reliability, and reduces costs.

Social protection systems are broadly made up of three interconnected elements: the register used to identify and verify members; the Management Information System (the central hub that classifies, updates and processes the data) and the payments function (which includes identifying payment beneficiaries, and facilitating and tracking payments). In order for a social protection initiative to work effectively, each of these elements must be integrated efficiently and securely with the others. We work with a range of trusted partners to deliver a strong, end-to-end

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More than 800 million people around the world live in extreme poverty.



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“GenKey’s deduplication system prevented multiple registrations and identified bad enumeration practices that would have compromised the accuracy of the data. The inclusion of biometrics in the creation of a social register is therefore crucial to safeguarding the integrity of the data and ensuring that only the poor and vulnerable benefit from the resulting targeting programs.”

**Robert Austin - National Coordinator, GNHR**

infrastructure, with each part of the process working seamlessly together.

GenKey’s biometric solution is already helping to deliver more effective social protection in Africa. In Ghana, for example, we are currently involved in a major project to build the Ghana National Household Registry (GNHR) – a complete, biometric-based social register of every household in the country. In 2016, during stage 1 of the project, the details of more than 138,000 households (comprising over 600,000 individuals) in Ghana’s remote Upper West Region were

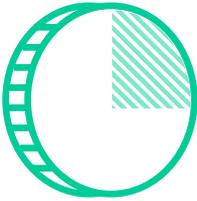
biometrically enrolled into the register, using customized tablets.

Social protection is an important driver for socio-economic development. The benefits can be enormous, ranging from better access to jobs, education and healthcare, to stronger social security through pensions and child benefits. In countries lacking reliable civil registries, we believe biometrics is the key to delivering the robust social protection systems needed to eradicate extreme poverty, and help vulnerable citizens find their place in society.

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*GenKey registered over 138,000 households across Ghana’s Upper West Region for the Ghana National Household Registry (stage 1).*

# Identity Protection



25%

Only one quarter of the poorest quintile are covered by social safety net programmes in low and lower-middle-income countries, according to the World Bank.

138k

We registered over 138,000 households across Ghana's Upper West Region for Ghana's National Household Registry (phase 1).



More than 800 million people around the world live in extreme poverty.

380

We deployed 380 biometric tablets to register households for Ghana's National Household Registry (phase 1).



600k

People issued with a Unique Member Number (UMN) for Ghana National Household Registry (phase 1).



# Finance

## Helping credit bureaus reduce fraud

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Millions of dollars are lost annually due to fraudulent credit and loan applications. GenKey can help credit bureaus improve their Know Your Customer (KYC) standards by linking customers' biometric identities to credit reports. This gives financial institutions greater certainty about who they're dealing with, which in turn reduces credit fraud, default rates and processing times.

KYC standards are becoming increasingly important to prevent money laundering, and terrorist financing. Financial and banking institutions depend on KYC controls not only to meet regulatory requirements, but also to cut down fraud and improve overall customer relationships.

In countries with robust systems of identification, implementing KYC standards is straightforward. It's more difficult in developing economies where National Identification Numbers don't exist, or where paper-based identity documents such as passports are not widely used or easy to forge.

In these countries, GenKey's biometric solution offers financial institutions an effective method of verifying the identity of customers. By linking a biometric-based Unique Member Number (UMN) to a credit report or loan application, financial institutions are able to act with more reliable KYC information.

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During a loan application process, the lender is able to verify the customer's identity, linked to their credit report. This gives the lender greater confidence in who they're dealing with, reducing the risk of fraud and increasing the processing time of applications.



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**3 steps to 1=1 identity**

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**There are 1.5 billion people with no legal identity. What's more, it's estimated that over 600 million children alive today have no registered birth. Access to a legal identity is one of the UN Sustainable Development Goals. It calls for every person to have a legal identity by 2030. It's GenKey's mission to help bring about identity for all.**

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## **Contact us**

Whether it's about our solutions, our technology, or joining our team.

[info@genkey.com](mailto:info@genkey.com)  
[www.genkey.com](http://www.genkey.com)