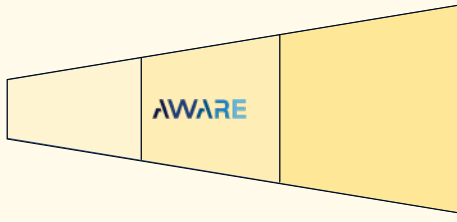
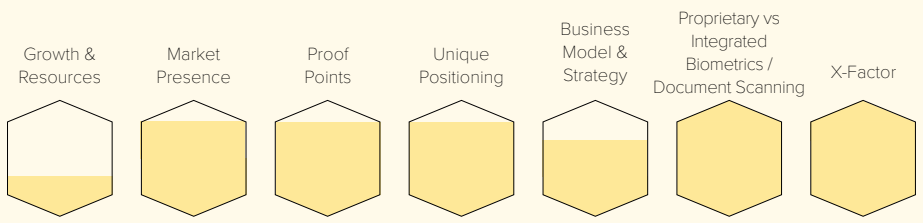


BEAM: Identity Platform / CLASSIFICATION: Catalyst



Offering a range of proprietary biometric technologies that span every modality, Aware is an identity platform vendor operating on a global scale that puts biometrics at the core of financial services, government services, travel, hospitality, and enterprise applications. Founded in 1986, the company has its roots in government and law enforcement, playing an important role in the FBI’s first large-scale fingerprint digitization effort over 30 years ago. In the interceding decades, Aware has evolved with the biometric digital identity space, earning a reputation of being ahead of the curve thanks to its oracular R&D efforts. Its broad product portfolio is versatile, modular, and boasts a track record of tamping down fraud, enabling compliance, improving operational efficiency, and enhancing customer experience.

Faster Finance Without the Fraud

In financial services, Aware has seen measurable success in reducing fraud, enabling compliance, and speeding up customer wait times while improving user experience. And it’s not just during our current moment of accelerated digital transformation where we see evidence of its leadership. Aware has a long history of guiding its financial customers on their identity journeys, evolving along the way. When the 2008 financial crisis hit, and a Fortune 500 bank needed to meet new regulatory requirements, Aware’s technology enabled that compliance. When a Brazilian bank needed to keep fraud down during a five-year period of 10x growth, Aware rose to the occasion. And when a Turkish retail bank was facing challenges brought on from the 2020 pandemic, Aware’s biometric identity platform solutions helped improve its operations to make it a regional leader.

Arriving With Biometrics

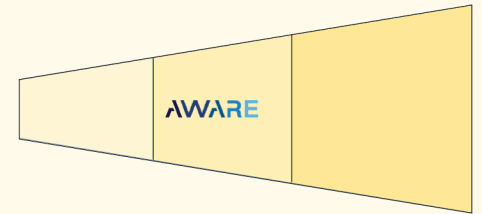
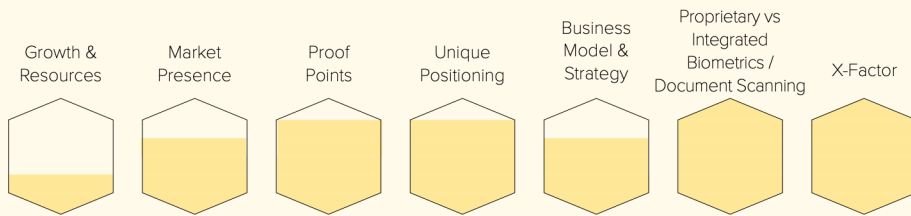
Aware’s broad portfolio makes it well suited for the competitive challenges of the travel and hospitality space, too. In an arena where stakeholders need to consider everything from customer loyalty, to national security, to passenger experience, a versatile platform approach to identity is required. From its Knomi SDK, to its Biometric Services Platform (BioSP), to AwareID—which enables biometric onboarding along with liveness-supported face and voice matching—Aware offers a full spectrum of solutions to tackle challenges while maintaining biometrics at the core of identity. The results speak for themselves: a leading air transport IT company deployed Aware’s technology to allow guests to initiate the international border crossing process from home and saw its costs reduced by a factor of ten.

Building Biometric Governments

With such deep roots in the government sector, it is no surprise that Aware is well suited for the market. Aware’s multi-modal biometric components and BioSP platform are Commercial Off-The-Shelf (COTS) products, making them ideal for agencies that need to deal with the byzantine complexities of budgetary restrictions and funding approval processes. Aware’s technology is proven reliable through extensive deployments in government use cases—these solutions are developed, tested, and ready to deploy. That’s what makes it the biometric digital identity vendor chosen by numerous government agencies including UK Home Office, Australian Department of Defense, U.S. Department of Defense, and U.S. Customs and Border Protection. From how we manage money to how agencies protect our borders, Aware is ready to orchestrate the full range of identity lifecycle transactions on the terms demanded by its various customers.



BEAM: Biometric ID Platform / CLASSIFICATION: Catalyst



Aware is a pioneering Biometric Identity Platform provider with a proven track record of being ahead of the curve, anticipating trends with its innovative research and development. For decades it has been true that to understand where the identity industry is heading, one only needs to check in with Aware’s latest efforts. With a robust and versatile product portfolio, the company is capable of meeting a variety of financial services challenges while serving its commitment to security, accuracy, compliance, and innovation. Privacy, data security, and ethical alignment are priorities for Aware, and are foundational to its platform, which leverages individual offerings like AwareID®, Knomi®, and BioSP™ to address three significant and well documented pain points in this sector: fraud, customer experience, and regulatory compliance.

A History of Success

For years, Aware’s technology has been actively addressing those three pain points and seeing measurable success. From helping a Fortune 500 bank meet new regulatory requirements in the wake of the 2008 financial crisis, to aiding a Turkish retail bank as it improved its operations and became a regional leader in the wake of the COVID-19 pandemic, Aware has consistently shown versatility and adaptability, anchoring its clients in trust through the course of turbulent world events. Whether it’s a workflow management provider using Aware’s technology to process loans four-times faster through its mobile channel without compromising security, or a commercial bank in Brazil deploying its biometric platform to keep fraud low while growing by a factor of 10 in a five-year period—Aware delivers solutions that meet the evolving demands of financial services.

Dispatches from the Fraud Arms Race

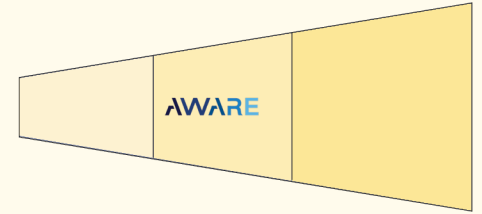
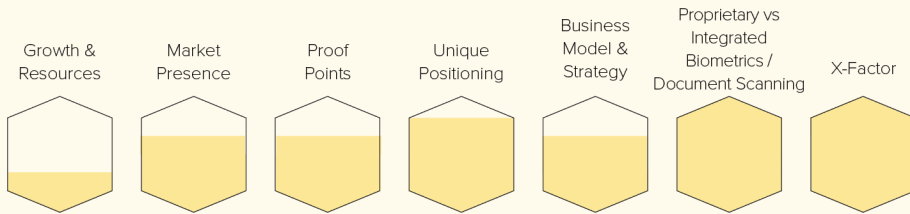
Biometric digital identity evolves as a result of an ongoing arms race between bad actors and security innovators. A leading Brazilian bank, serving 55 million customers across the Americas, Europe, and Asia, initially came to Aware because of this arms race—the facial recognition system it already had in place was unable to defend against increasingly prevalent presentation attacks during account creation. Aware deployed its Knomi Liveness Detection solution to ensure fraudsters weren’t making accounts with stolen IDs and spoofs. But the fight wasn’t over. A new, more sophisticated threat emerged: injection attacks.

Orchestration in the War on Fraud

To address the injection attacks, Aware implemented three additional levels of security—securing the biometric capture process, adding a layer of biometric analysis for presentation attacks, and integrating non-biometric best practices to verify the security of a user’s biometric data on acquisition, in transit, and during processing. This holistic approach was immediately successful, reducing fraud by 86% in the first six months of implementation. By taking a hands-on, proactive approach with its client, this Biometric Identity Platform Catalyst was able to move quickly and successfully at a massive scale.



BEAM: Biometric ID Platform / CLASSIFICATION: Catalyst



Aware has been a foundational force in the biometric digital identity space ever since it collaborated with the FBI on the first large-scale fingerprint digitization effort in 1993. Operating in over 20 countries, the company has a reputation for its biometrics expertise and prescient research and development, consistently ahead of the curve as trends shift. To learn the history of biometrics, simply trace the history of Aware. With a longstanding commitment to interoperability and a comprehensive portfolio that includes proprietary technologies spanning every core biometric modality (face, finger, voice, and iris), the company offers end-to-end solutions for multiple enterprise and defense use cases, as well as customers across retail, payments, banking, financial services, healthcare, government, and travel and hospitality.

Competitive Advantage

The travel and hospitality space is beset by competitive challenges, from brand loyalty to operational efficiency, to traveler experience. Aware’s broad product portfolio allows it to meet varying demands of travel and hospitality players, with solutions spanning the entire identity lifecycle—Knomi, AwareID, and Biometric Services Platform (BioSP)—which enables biometric onboarding along with face and voice matching supported by top-rated passive liveness detection. When a leading air transport communications IT company aimed to streamline international arrivals, they deployed Aware’s technology to allow visitors to start the border control process from home, reducing the wait time at the border. Aware’s customer uses this solution to vet one of every five visitors, and the results are impressive: its costs have been reduced by a factor of ten.

One-Way Tickets

Not all travel is for business and pleasure. Visa applicants and asylum seekers are also part of the travel equation, and this can be a serious fraud vector. By implementing biometric verification for the screening process of long-term visitors and folks seeking residence, border agencies can have greater confidence that the people being admitted into their country are who they claim to be. Of course, the interoperability and interagency data sharing required to enable this is significant, and not every vendor in the biometrics digital identity space is capable of providing these long-term solutions. True to its legacy, Aware is one of these vendors, and to see the results, one need only look to Canada

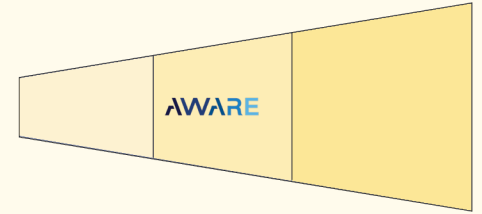
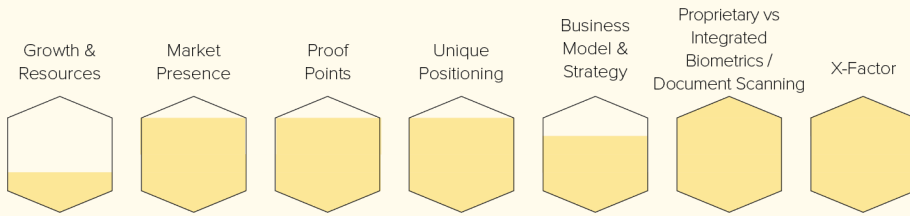
The Canadian Welcoming Committee

In 2012, Citizenship and Immigration Canada (CIC) awarded a joint contract to Aware and Fujitsu. The vendors were tasked with providing the Canadian agency with a biometrically enabled eVisa and eBorder Control process. Over the first 12 months, the companies developed, tested and implemented what would become Canada’s “Temporary Resident Biometrics Project” in which fingerprints and photographs are collected from temporary resident applicants. Aware’s solution is the connective infrastructure for the biometric system that manages temporary residents for the world’s tenth largest economy that depends on temporary residents for its rich culture and social vibrancy. The company managed to meet all of CIC’s requirements on delivery, and it continues to provide this solution eleven years after initial deployment.

In the biometric digital identity travel and hospitality space, the longevity and expertise required for projects of such importance is a rare commodity. Aware is a glowing example of the long-term vision and commitment required for sustainable biometric border control which is a crucial element of the travel and hospitality ecosystem.



BEAM: Biometric ID Platform / CLASSIFICATION: Catalyst



A pioneer in biometric digital identity, Aware has deep roots in government applications, having collaborated with the FBI on the first large-scale fingerprint digitization effort back in 1993. Since then, the company evolved in lock-step with the biometric government services industry, offering end-to-end biometric software solutions to customers around the world, including 80 government agencies. Aware’s comprehensive portfolio, spanning every biometric modality (face, fingerprint, voice, and iris), is trusted by its government clients, whether they are seeking solutions for defense and intelligence, law enforcement, border management, or citizen ID. With a reputation for being ahead of the curve thanks to consistently prescient R&D efforts, Aware’s government solutions enhance security, tamp down fraud, and improve operations through accurate collection and sharing of biometric and identity data.

A Full Suite of Biometric Solutions

To call Aware’s biometric digital identity offerings for government services comprehensive is an understatement. Its multimodal biometric components, developed in-house by artificial intelligence and machine learning scientists, enable the capture, comparison, analysis, and templating of any biometric an agency needs. This core technology is supported by BioSP—Aware’s Biometric Services Platform—which is easy to integrate and scale, enabling government agencies and systems to not just adopt biometrics for their needs, but interoperate with other agencies and systems.

Modular, Agnostic, Ready to Go

Government initiatives are incredibly complex. With multiple levels of buy-in required, budgetary restrictions, and byzantine funding and approval processes, the biometric digital identity solutions best suited for this environment solve problems without adding complexity. Aware’s multimodal biometric components and BioSP platform are Commercial Off-The-Shelf (COTS) products. Proven reliable through extensive deployments in government use cases, these solutions are developed, tested, and ready to deploy. Aware’s biometric product suite is pre-built and can meet complex demands without needing to be custom built—a process that adds time and cost to a program. The modularity of BioSP and its ability to perform well and connect in a variety of scenarios thanks to its agnostic support of biometrics and highly configurable nature has made it the choice of numerous government agencies including UK Home Office, Australian Department of Defense, U.S. Department of Defense, and U.S. Customs and Border Protection.

Full Court Spread

When an organization managing the non-judicial and administrative business of all U.S. federal courthouses required a web-based, centrally managed biometric identity enrollment solution for background investigations, Aware’s approach to government services shone bright. Beyond the size and scope of the deployment, the solution needed to support multiple biometric capture devices from different vendors. The organization deployed WebEnroll, Aware’s web-based enrollment solution powered by BioSP, featuring desktop and offline functionality. WebEnroll eliminated the IT overhead required to configure devices on each individual location. The organization was then able to push out updates to the various courthouses and facilitate the addition of new enrollment stations. The COTS system took about six months to customize and configure to the organization’s requirements and was rolled out to its more than 358 touchpoints across 100+ courthouses. Still in use today, Aware’s courthouse implementation of WebEnroll shows just how much a legacy of trust and a philosophy of usability is required to meet the difficult demands of the government services space.