

*Biometrics*

## **Tested on millions Non-volunteers**

*In Jordan's camps, refugees are registered by iris scan and identified. They can not refuse. This is how the EyeHood technology is made ready for the market.*

From Christina to Nedden and Ariana Dongus, London

Imad Malhas holds the black scanner like binoculars to his eyes. "Please look into the mirror," sounds a female computer voice. Please look in the mirror. A black and white image of his left eye appears on the screen. Malhas is the founder of IrisGuard, based in Milton Keynes, a sterile planned city 30 minutes north of London. It takes two seconds for the computer to respond again: "Identification completed". The EyeHood recognized Malhas' Iris and identified it with it. The entrepreneur is satisfied with his e-cigarette. That his invention is gets it wrong is almost impossible, because the iris is unique in each person. If a person's iris is registered by EyeHood, the system can verify a person's identity as often as he or she requires.

Thousands of kilometers away this is already everyday. In Amman, 3,000 to 5,000 people are scanned daily by EyeHood - refugees. So it is happening in many camps in the Middle East, including in Irbid, Mafrak, Asrak, Zaatari and in the mobile centers outside the Jordanian cities. The system registers people as refugees or renews their status as needy. Those who do not will receive no assistance from the operator of the refugee camps, the United Nations High Commissioner for Refugees (UNHCR). Critics say that refugees are forced to test biometric recognition systems so they become ready for the market.

Since 2013, UNHCR has been cooperating with IrisGuard. 2.4 million mostly Syrian refugees in Jordan and neighboring countries were recorded at more than 300 registration stations. Fast and efficient, says Malhas.

The entrepreneur won the UNHCR as a customer, arguing that there was no better way to manage aid to refugees. In the past, fingerprints were often taken to make sure that a person is a registered refugee. But the human fingerprint is fully developed after the age of 13. "A person's iris does not change from age three until death," says Malhas. Worldwide, 65 million people are on the run and many of them are children. Half of all refugees arriving in Jordan are under the age of 18, and the UNHCR scans children over the age of three. Malhas emphasizes: "Anyone who has been scanned can be perfectly identified at the age of 100 on the basis of their biometric characteristics."

But this advantage over the fingerprint is not the only reason the UN has entered Malhas project. Malhas often uses the word "dignity". EyeHood, he tells governments and NGOs, gives refugees back some of their dignity. "Poor people often find it unpleasant to queue for hours. They are now saving a lot of time with this technology."

## Malha's best argument: money

Reclaimed dignity is a selling point, another is money. Above all, EyeHood is intended to prevent fraud that causes unnecessary costs to the operators of the refugee camps. A scanned refugee who gets a UNHCR blanket one day can not pretend to be someone else the next day to get a second one. Also, the multiple application for aid, for example by double registration in Jordan and Lebanon, is no longer possible, says Malhas.

Meanwhile, the scanners are not used to register refugees. IrisGuard has expanded its product range. Refugees can now withdraw money with a blink of an eye. The system is called EyePay. Half of all UNHCR assistance today is based on cash payments. Those affected get the money directly at the camp or at the ATM - via iris scan. The Jordanian Government and Cairo Amman Bank are cooperating on EyePay. Bank card, ID card, registration number - everything that could theoretically be falsified, refugees do no longer have to show after registration. The authorization for withdrawing money is done by checking the database of the UNHCR.

Since early 2016, refugees can also pay in camp supermarkets by iris scan. In the Zaatari Camp in northern Jordan about 100,000 refugees use the system. Customers who want to buy a sack of rice go as in Germany to the cashier. However, no need to look for money in the wallet, a look into the installed devices is sufficient. Once the iris has been scanned, the system communicates with the UNHCR registration database to verify the identity of the customer. Once this is done, the price of the package of rice is forwarded to the bank, where the UNHCR deposits up to € 130 per month for each refugee.

Meanwhile, more than 200 supermarkets in the city are participating in the scheme, as 80 percent of all refugees in Jordan do not live in camps. Cooperation partner in this case is the World Food Program (WFP) of the United Nations. Its approach is technically different in one aspect from that of the UNHCR: since the beginning of this year, refugee purchases are no longer handled through local banks, but via blockchain - a rolling and tamper-proof ledger of transactions. At the refugee camp in Asrak, 10,000 refugees in the supermarket are not only using the iris scan, but also the technology behind Bitcoin.

The advantage for the WFP: The refugee's account is no longer deposited with a bank, but within the blockchain network. It also contains the identity data and the current account balance. If a refugee is shopping in a supermarket, the amount in the record is deducted automatically. The money flows directly from the WFP via the Blockchain to the supermarket. The WFP thus saves transaction fees that banks usually charge. And it can comprehensively control the refugees.

When millions of people digitally scan their irises, much data is generated. The WFP can thus determine which products are bought most often and replenish the supermarkets. In addition, it can control prices and make sure, for example, that the WFP stores are not more expensive or cheaper than others. The WFP also uses the data to check whether the refugees have a balanced diet. However, refugees cannot defend themselves against the surveillance of their consumption habits.

IrisGuard provides the technology to the UN organizations free of charge. But the Malhas company earns each time when a refugee uses an iris scan to make money or shop at the grocery store by deducting a one percent transaction fee.

Malhas does not talk about it, but he certainly knows that his iris scan system could not easily be deployed to Europe. In Germany, the collection, storage and processing of biometric data requires a legal basis or the informed consent of the person concerned. These principles, enshrined in the EU Data Protection Regulation, will enter into force next year in the European Union.

### **"People have no choice"**

However, most refugees in Jordan may not realize how much they reveal with the iris scan. They sign a document in the camps that they may not fully understand. The privacy policy of UNHCR is vague. The refugee relief organization reserves the right to pass on data to third parties. Malhas has his own interpretation of privacy and informational self-determination. "When refugees flee war, they become citizens of a country called UNHCR until they return to their country or are resettled. Does this country UNHCR not have the right to own the data of its citizens?" he asks.

"The problem is that people have no choice," says Marek Tuszynski. He is co-founder of the NGO Tactical Tech which specializes in data security and is critical of biometric mass registrations. "To get food, they have to have their iris scanned, and once they're in the system, they can not get out, which means a three-year-old child can be surveilled as long as it receives assistance, so theoretically that can last all life", he says.

Western tech companies are using refugees as test persons in poorly regulated areas, says Paul Currion. He is an independent humanitarian adviser and has worked for various NGOs in Iraq and Afghanistan. In his opinion, refugee camps are lucrative markets for companies planning big things. "They can sell their business model as humanitarian aid, forging links with western governments and, above all, being able to test their devices on a large scale because refugees do not dare question their biometric coverage," he said.

### **Former secret service director on the board**

That privacy advocates are suspicious of IrisGuards, is also due to the company structure. Malhas comes from the field of national security. He used the predecessor of EyeHood in 2001 for the first time in the United Arab Emirates. Malha's job at the time was to identify illegal immigrants so they could be deported. The border posts of the Emirates were virtually the first test runs for EyeHood. "We've built an electronic fence all over the country, these are people who broke the law, it's not Big Brother or mass surveillance," says Malhas.

Well-known names are associated with the company IrisGuard: For example, Richard Dearlove, who until 2004 was the director of the British foreign intelligence service MI6, sits on the supervisory board. Also a member of the Supervisory Board is Frances Townsend, who was 2004-2008 Internal Security and Homeland Security Advisor to the then US President George W. Bush. IrisGuard is based in the Cayman Islands, which are best known for their generous tax laws. Malhas says it makes it easier to find investors than under Jordanian or British law. Since mid-November, investment bank Goldman Sachs has been providing financial support to IrisGuard to build a network of banks offering EyePay.

Malhas wants to turn his scanners into all-round products. Prototypes for home banking via private laptops have already been developed, he says. Then, no one has to remember passwords any longer. Credit cards, he thinks, could be replaced by the iris. Tested on millions of non-volunteers.

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