



REFFIND

TRANSACTION OVERVIEW

Reffind Limited enhances Wooboard by entering in to a product Licensing Agreement with World leading biometrics software solutions provider, InterBIO

Wooboard in conjunction with InterBIO's technology solutions are ideally placed to facilitate a safe and productive working environment during and post COVID-19

KEY HIGHLIGHTS

The InterBIO transaction per today's adjoining ASX announcement enables Reffind to enhance the features of its existing employee engagement and reward offering WooBoard and its applications to remote working and other verticals.



InterBIO is a world leading identity management and software solutions business



Leveraged into significant high growth markets including security and surveillance (working remotely)



COVID-19 is a transformational “adoption driver” of biometric identification solutions



Solutions ideally positioned to facilitate a “safe, fast and productive” return to work from COVID-19



Platforms have significant operational and commercial validation with government and the private sector



Significant potential synergies from integration with WooBoard



Action plan in place to fast-track commercial rollout

INTERBIO AND TRANSACTION OVERVIEW

About InterBIO

Established in 2011, InterBIO is one of the world's leading identity management biometric software solutions companies with state of the art technology and a robust platform supported by its core team in Indonesia and India (markets in which InterBIO holds large government contracts serving over 200 million citizens) as well as other significant clients such as DBS Bank of Singapore. InterBIO is the owner of the intellectual property rights behind the National ID of Indonesia as well as maintains current system and database of over 200 million citizens of these nations which encompasses the ID issuance, identification service 1:N, and 1:1 biometrics platform for e-KYC.

InterBIO develops state of the art biometrics enterprise platform using technologies that are currently listed in the top tier of the National Institute of Standards Technology (NIST) benchmarks and being used for the National ID.

InterBIO's platforms have been validated by governments and leading organisations (including Banks and Telecommunication providers) in Indonesia, Singapore and India. The products are highly scalable and operate across a broad range of high growth verticals and applications.

Transaction overview



InterBIO's product suite will be integrated into Wooboard and will turbo charge the functionality and relevance of Wooboard to enterprises and government clients



The License Agreement grants Reffind a 50/50 revenue share exclusively for all sales of InterBIO products across Australia and New Zealand and non-exclusively for direct sales of InterBIO products made by Reffind and approved by InterBIO for the rest of the world. For example, Wooboard presently has clients in the USA and views this as a substantial growth market for the improved Wooboard offering.



INTERBIO'S BESPOKE TECHNOLOGY PLATFORMS

InterBIO has an extensive product suite that will be licenced to Reffind under the terms of the License Agreement. The versatility and cutting edge nature of the InterBIO product range ensures Reffind is uniquely enabled to target a multitude of high-growth sectors and customers impacted by COVID-19. InterBIO's products are currently used by large corporations, governments and banks across Asia with the information of over 200 million people managed by InterBIO's products.



I-BIG®

An on-premise server grid computing based enterprise platform for identity management



I-BIG Flex®

A cloud grid computing based enterprise platform for identity management



BioCheck™

A biometric authentication based e-KYC platform that is used by governments with National ID programs and private sector equally.



BioCode™

A biometric Barcode technology which securely encrypted using PKI and verification function by using multi device such as mobile phone/tablet/PC camera and multi OS.



BioWatch™

A facial recognition based video surveillance.

PLATFORMS LEVERAGED INTO SIGNIFICANT AND HIGH-GROWTH MARKETS

COVID-19 is accelerating the need for identification and authentication technology across the world, as evidenced by the contracts InterBIO has entered with the Indonesian government. InterBIO's platforms are ideally placed for large scale adoption. Reffind's view is that countries in Asia where InterBIO services large corporates, governments, telecom providers and banks are ahead of Australia, New Zealand, the US and the UK in implementing identification and authentication technologies which are now increasingly critical add-ons for businesses, banks and government due to COVID-19.



Financial Services

E-KYC



Retail

Big data analytics



Social Subsidies

Direct distribution



Law enforcement

Identification



Healthcare

Health records



Border control

Human flow management



Telecommunications

Secure Connectivity



Workforce management

Work absence ratio



Surveillance

Behaviour and activity monitoring

COVID-19: A TRANSFORMATIONAL “ADOPTION DRIVER”

COVID-19 has presented significant challenges for healthcare providers, governments and businesses globally

InterBIO offers security and surveillance solutions to mitigate the effects COVID-19 on businesses and communities focused on two key areas:

Quarantine Management and **Workforce Management**

InterBIO's solutions can accelerate a safe, fast and productive return to work



Quarantine Management

Problem

COVID-19 is creating new requirements for governments/health services worldwide to identify, test, trace and isolate those infected to control/prevent outbreaks.

Solution

InterBIO enables the following:

- Enforce quarantine and self-isolation
- Improve data tracking of healthcare workers
- Provide safety and transparency to the public
- GPS tracking of infected people

Workforce Management

Problem

Employers are forced to implement measures to enable safe remote or distanced working,

Solution

InterBIO enables the following:

- Remote monitoring of behaviour and activity of staff
- GPS tracking of staff and equipment where appropriate
- Ensure social distancing is adhered to (on site)

INTERBIO'S PLATFORMS HAVE SIGNIFICANT OPERATIONAL AND COMMERCIAL VALIDATION

InterBIO has spent a decade developing and refining its bespoke platforms which can be purchased “off-the-shelf” or further customised prior to deployment

InterBIO in the field

Indonesian Government

InterBIO is responsible for implementing and managing the national ID card system utilising its **e-KTP platform for Government of Indonesia**.

- Automated Biometrics Identification System (ABIS) provider
- ID cards issuance for 200+ million people

DBS Bank – Singapore

1:1 Biometric authentication based e-KYC on customer mobile's app + liveness SDK and performs matching with biometric National ID database of Indonesian government

- New customer on-boarding for opening bank account
- Further authentication for financial transaction

Telkom Indonesia

InterBIO is in partnership with Telkom Indonesia for maintenance of National ID system including but not limited to software and hardware upgrade in data center at backend and enrollment across Indonesia, adjudication system, preventive and corrective maintenance, and maintaining online dashboard.

InterBIO Customers



SIGNIFICANT SYNERGIES FROM WOOWBOARD INTEGRATION

Reffind's WooBoard platform provides corporations with an intuitive employee recognition and engagement platform. InterBIO's capabilities can be seamlessly integrated into WooBoard as an expansion of its current offering to now provide secure employee time and attendance, data security, authentication and where appropriate tracking for the remote workers.

WooBoard

WooBoard is an advanced and interactive employee engagement platform bespoke to each organisation/user.

The platform has been upgraded to enhance team engagement, monitor output and improve employee morale when working remotely.

Key Features of WooBoard

- Authentic recognition
- Social & fun
- Company values
- White labelled
- Gamification
- Team segments
- Mobile apps
- Integrated rewards
- Reports & analytics
- TV mode
- Announcements



InterBIO



Full biometrics service, offering facial, touchless fingerprint and iris recognition



Enables secure and trusted log-in and activity monitoring for WooBoard users



Provides enhanced security to satisfy compliance requirements

WooBoard now offers an end-to-end employee engagement and internal software security platform expertly placed to capture the growing demand for secure remote work solutions



REFFIND

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