

Avoco AgePass



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Age is something that is a critical part of who we are. As we go through life, our age becomes part of many rites of passage; regulations reflect this, with various worldwide laws requiring that businesses know the age of an individual they are dealing with.

Avoco provides a unique, privacy-respectful digital wallet pass that identifies an individual's age without disclosing their date of birth.

Why is it important to know someone's age?

Age is an essential aspect of safe and protective online and offline transactions:

Compliance with laws and regulations

Regulations that require age checks are continually changing. Privacy often pivots with age checks. This is why it is essential to use a flexible mechanism that respects privacy but robustly checks age.

Online: The purchase of age-restricted goods or access to age-sensitive services may come under the watch of country-level regulations. The result of neglecting to check a customer's age is often a hefty fine; in the UK, the ICO fined TikTok £12.7 million (\$15.9 million) in 2023 for privacy violations associated with users under the age of 13. The company was fined \$5.7 million in the USA in 2019 for similar violations.

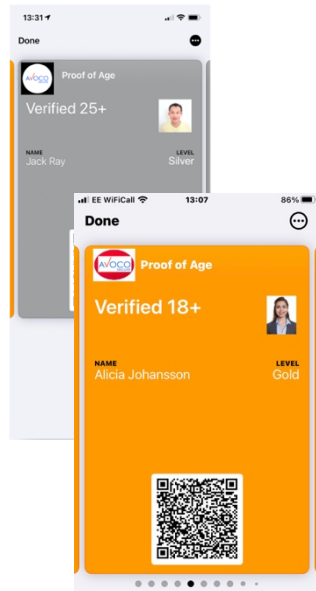
Offline: Laws and regulations that require a person's age to ensure a transaction is legal are not only an online issue; knowing an individual's age is an offline requirement, too. Knowing that the person buying an age-restricted item, such as alcohol, is over 18 or 21 has been a law in countries such as the UK and USA for decades.

Protecting children

A recent UK Ofcom report found that almost all children (99%) are now online, and 70% of parents worry about their children accessing inappropriate content. This level of online activity requires robust methods to prevent children from accessing adult-only content: age verification is an essential part of protecting children online.

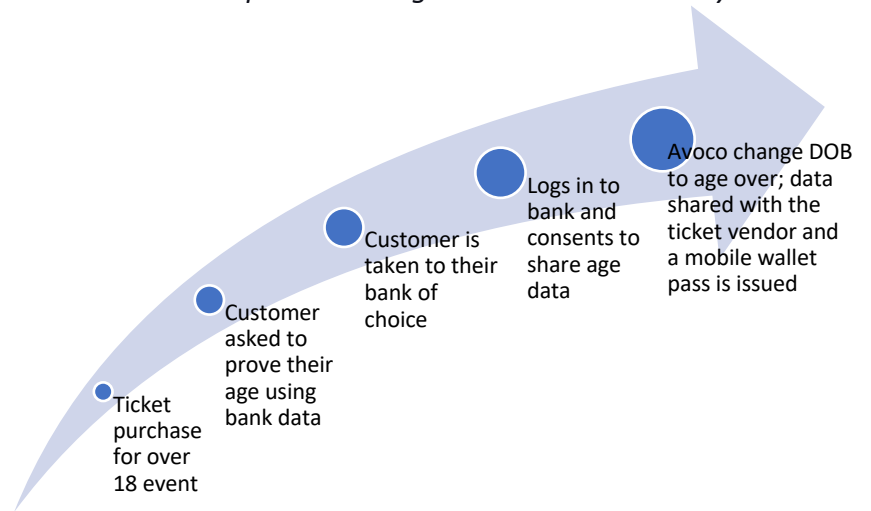
What is Avoco AgePass, and why is it unique?

"Age verification" or "age assurance" comes in many forms, including facial age estimation, passport and driver's license checks, credit card holder checks, etc. One innovation in age assurance is using banking data to verify a person's age. However, how you use these data and how they are stored and presented is essential to both the individual and the business.



An example use of Avoco AgePass

An individual must prove their age to enter an adult-only event.



Contact Avoco today to find out how AgePass can empower your business.

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The individual saves their AgePass to their Google or Apple mobile wallet. The age pass contains a QR code that is used to check the verification status of the pass. When the individual goes to the event, they can show their wallet pass proving their age is over 18. **Avoco ODE (Orchestration and Decisioning Engine)** is the framework behind AgePass. ODE connects banks using the open banking framework and uses rules such as creating an AgePass showing over X/Under X, age range X to Y.

Where can you use an AgePass?

Avoco AgePass is used both online and offline: Wallets such as Google and Apple store the AgePass. People can present these passes in-person, at events, shops, and places that need proof of age. A QR code allows a business to check that the AgePass is true, and the age verified.

Other types of digital wallet pass from Avoco

Avoco ODE (Orchestration and Decisioning Engine) can issue any verified claims to a mobile wallet. Examples include government IDs assured to a specific level of assurance, domicile claims, and the right to work.