



AVCM

Age Verification Card Method

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INDUSTRY

Fintech

START DATE

November 2023

LOCATION

Oshawa, ON

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Providers of products and services that require age verification (alcohol, tobacco, gambling) struggle to reliably and consistently ensure that they are compliant with the laws that regulate these industries. Compliance can be tedious and time consuming for staff, an inconvenience for customers, and a conduit for fraud and identity theft. Founder Don Anderson had experienced the problem first hand during his tenure with LCBO, where he first conceived of the concept of AVCM (Age Verification Card Method).

To go from Concept to Commercialization, ACVM needed a path to market, strategic partnerships, and a technology deployment strategy that would enable them to bring their solution to life.

Key Outcomes

- Completion of biometric security solutions market study
- Business plan and financial forecasting
- execom facilitated partnerships with key bank and credit card infrastructure players like Tag Systems, Master Card, and Visa.
- Pilot project partnerships with DC Bank and Helcim.
- Technology validation and refining of concept resulting in additional IP for AVCM.

Challenge: Can AVCM's concept be brought to life?

The biggest question facing AVCM was whether or not it was actually possible to deploy a bank or credit card that could simultaneously verify the age of the cardholder at the point of purchase/use. It turned out that, due to PCI rules, it wasn't. Fortunately, through engaging with senior leaders in the banking industry (including Paul Twigg, CTO, DC Bank) we were able to devise an approach that resulted in a novel solution to this wide spread problem. Specifically, we designed a data exchange method that would communicate with the card issuer's central database to check against their stored KYC data, rather than rely on storing the cardholder's DOB or other personal information on the card itself.