




NEURO-ID[®]

HUMAN ANALYTICS™ FOR THE DIGITAL WORLD



He's not writing
this down. Is he
even listening?

She's really
enthusiastic
about this...

**What if we could
communicate digitally
the way we used to,
in person?**

Unlocking behavioral data for the World



There's a **powerful human** signal there!



This will **fundamentally change** how we interact online.



Joe Valacich & Jeff Jenkins (co-founders)

- Doctoral Professors with over 30,000 academic citations
- Global leaders in Human Computer Interaction (HCI)
- Two foundational patents

"Digital Body Language

*(typing, mousing, tapping, scrolling)
is very predictive."*

Jack Alton, CEO

- Specializes in go-to-market for disruptive tech
- Three consecutive liquidity events exceeding \$500M.



Why Neuro-ID? Why Now?

- The \$1.3T Annual Digital Transformation Problem is Growing
- Transformation has accelerated but so has Fraud and Friction

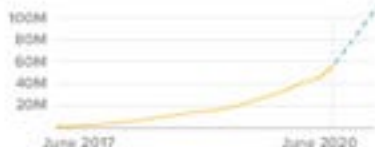
Disruptive Patented Technology

We unlock a brand new source of behavioral data to optimize AI/ML fraud models and reinvent the digital experience.



Enterprise SaaS Customers

Industry leaders in Payments, Lending, Fintech and Insurance.



92M+ Sessions Monitored

Large, enterprise customers renewing for multi-year contracts & higher ACV.



Category Leader: Digital Onboarding

Translating behavior into actionable metrics



Reducing Fraud by 35%+

Reducing hard-to-detect cases of both 1st- and 3rd-party fraud



Scalable Platform

Lightweight JavaScript and high volume real-time analytics

We uniquely measure...

INTENT

GENUINE vs FRAUDULENT
customers

Confidential & Proprietary Limited Distribution

EXPERIENCE

Genuine customers hitting
FRICTION

NEURO-ID™

We translate *Digital Body Language* into

Actionable insight to detect fraud and friction



NEURO-ID'S HUMAN ANALYTICS™ PLATFORM

Friction Index®
Dashboard

Neuro Attributes
for Fraud

Neuro Confidence
Scores (NCS)

API

API

Separate genuine customers from fraudulent ones

Apply 'appropriate' friction to convert your best customers and reduce fraud

GENUINE APPLICANTS

- Demonstrate confidence and behavior indicative of genuine customers
- Provide a **LOW FRICTION** customer journey



SEGMENT YOUR APPLICANTS WITH NEURO-ID'S HUMAN ANALYTICS™

FRAUDULENT APPLICANTS

- Demonstrate low confidence and anomalous behavior indicative of fraud
- Look closer and direct through **HIGHER FRICTION** verification



What We Do For Our Customers

The problem

Digital Properties are tasked with:

- Creating a frictionless experience
- Increasing conversion
- Preventing fraud attacks

How Neuro-ID helps

Neuro-ID is focused on determining **Intent** and **experience** to ensure that:

1. The **genuine** onboard successfully, and,
2. Those with **mal intent** are stopped.

What we do

Genuine Applications *(To optimize experience, we...)*



1. Fast Track Application Process
2. Optimize Full Application Process (Friction Index®)
3. Drop-off Prediction
4. Drop-off Reduction by Detecting when Genuine Applicant is Confused or Frustrated

Fraudulent Applicant *(We monitor for)*



1. Low Familiarity – Personal Info
2. Session Fluency
3. Computer Savviness
4. Known Criminal Behavior Profiling

A Winning Team



Jack Alton
CEO



Joe Valacich, PhD
CSO



Jeff Jenkins, PhD
CTO



Jon Fetveit
CFO, HEAD OF STRATEGY



Courtney Laabs
COO, HEAD OF
CUSTOMER SUCCESS

Our Advisors

FRAUD / RISK



**David
Montague**

GM, E-COMMERCE - EXPEDIA

FINTECH



Brad Pennington

CHIEF RISK OFFICER - NSB,
PROSPER

TECHNOLOGY / PRODUCT



Brian Elkins

CTO - SMARTERHQ, FORBES
TECH COUNCIL

STRATEGY & CAPITAL



Dave Boyce

BOARD MEMBER - FORRESTER
CHIEF STRATEGY OFFICER -
XANT

OPERATIONAL EXCELLENCE



Forrest Hobbs

CHIEF REVENUE OFFICER -
TELESIGN, USERMIND,
CLOUDLEAF

LENDING / PAYMENTS



Kevin Moss

FORMER CHIEF RISK OFFICER -
SOFI; FORMER EVP/CRO -
WELLS FARGO

Thank You

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