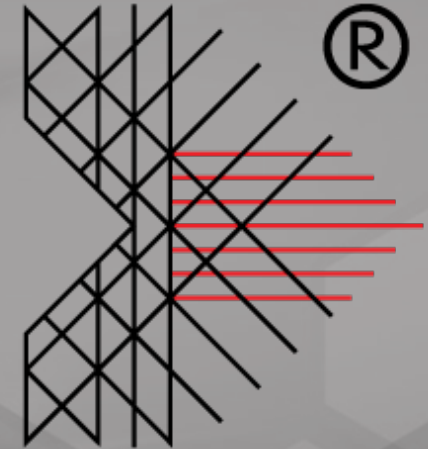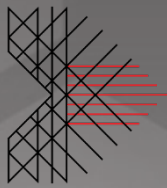# POWERING TRUSTED TRANSACTIONS

TRUST EXPERIENCE & EXPERTISE

Founded 1999

TODAY Trusted Identity Platform

- Integrated IP Strategy with 30+ Patents
- AI Powered with HITL Machine Learning
- Leading Global Partners & Customers in Every Industry

- **1.5M+** Installations, **1B+** Global SaaS Transactions

Acquisitions »
August 2019: **IdentityMind**
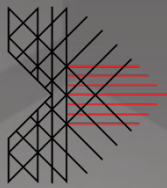September 2017: **Ozone® Suite of Solutions**
May 2016: **AssureTec Authentication Technologies**

HQ: Los Angeles, CA, USA

Manchester, NH; Palo Alto, CA; Spokane, WA; Tel Aviv, Israel, Mexico City, MX; Brussels, Belgium

✓ ISO 27001, PCI DSS, SOC Type 2 & Privacy Shield Certified

✓ FedRAMP Compliance for Mission-Enabling, Secure & Cost-Effective Cloud-Based IT, GDPR, HIPAA & CCPA

✓ ICAO & NIST Guidelines & Specifications, iBeta Testing

✓ Analyst Recognition: Gartner, Forrester, AITE, IDC & more

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TRUST A LEADING GLOBAL PROVIDER

Whether you realize it or not, you have almost certainly used Acuant.

Opening an Account, Transferring Money or Applying for a Loan

- **6 Top 10** US banks choose Acuant to meet regulations & improve customer experience, **400+** FinTechs trust us for AML, KYC & Fraud Prevention

Buying or Renting a Car, Using a Rideshare Service

- **40%+** new car dealers & **Top 3** rental car agencies in North America choose Acuant for efficiency & fraud detection

Going to the Doctor, Clinical Lab or Pharmacy

- **10 Top 30** EMR/EHR providers, leading pharmacies & clinical labs select Acuant for security & automation

Purchasing & Securing your Mobile Device, ID Proofing on Apps

- **3 Top 10** Mobile Network Operators rely on Acuant for account opening & account fraud reduction

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PROBLEMS WE SOLVE EVERY DAY

Digital & Physical Security   Onboarding & Conversions   Operational Efficiency   Channel & Customer Experience
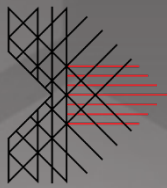
COMPLETE IDENTITY PROOFING   **COMPLIANCE & FRAUD PREVENTION**

✓ Identity & Synthetic Fraud

✓ Age & Data Verification

✓ Password Reset

✓ Bot Attacks

✓ Account Takeovers

✓ Chargebacks

✓ Payment Fraud

✓ Transaction Monitoring

✓ KYC, KYB & AML

✓ PSD2, GDPR & CCPA

✓ Sanctions Screening

✓ Case Management

acuant®

ESTABLISHING TRUST

Knowing who you are doing business with is more important than ever.

Is This a Real User/ Person?

- Check current entity against existing digital identities
- Evaluate & compare identity data sources
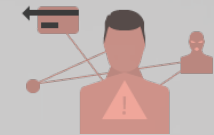- Evaluate device information & behaviors

Are They Who They Say They Are?

- Authenticate government issued documents
- Facial Recognition & match/ liveness tests
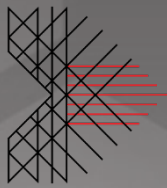- Validate against prior provided identity attributes

Can I Transact with Them?

- Screen against Sanctions/PEP lists
- DOB analysis from different data sources
- Geo fencing based on IP Geo location, mobile, etc.
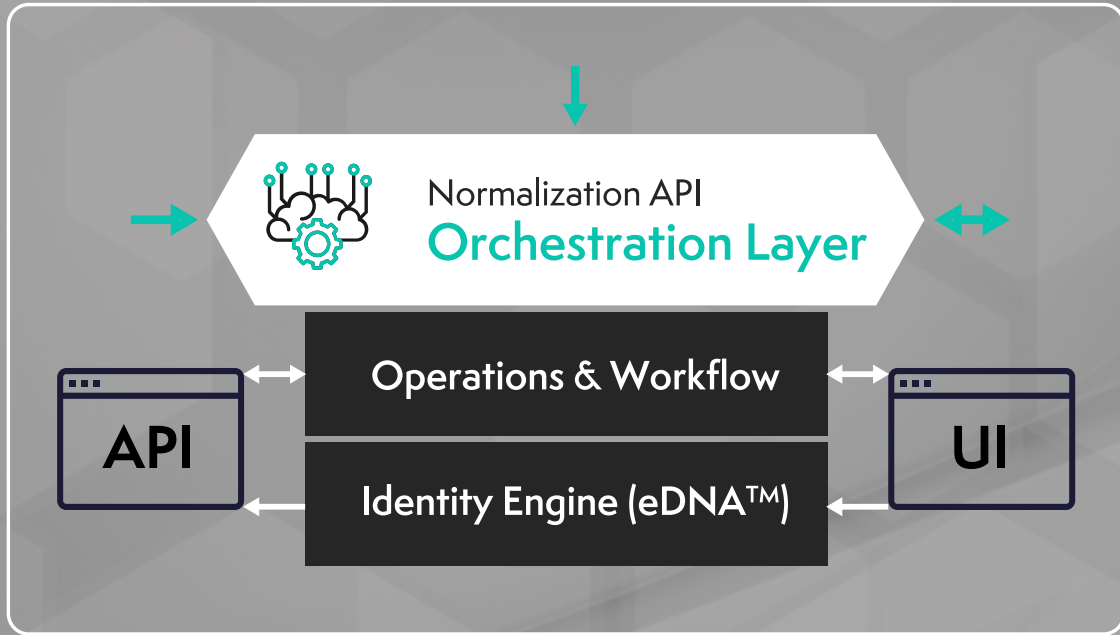
Should I Transact with Them?

- Machine learning to understand risks
- Risk score with continuous data inputs
- Graph intelligence to understand relationships
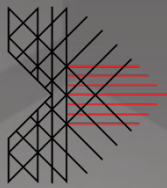
ACUANT TRUSTED IDENTITY PLATFORM

Minimize risk, prevent fraud and enhance security with automated solutions for real time assessment.

Establish a Trust Anchor:

Access a continuum of stand alone or layered solutions for complete identity proofing and fraud prevention to verify who you are doing business with, the first time and every time. Access real time data via API from leading third-party party vendors all in one place.

Continuous Monitoring:

Access flexible and fully customizable data for risk scoring, setting rules and alerts based on your risk. Harness the power of an orchestration layer, bringing together and normalizing data from a wide variety of sources and eDNA™ identity engine.
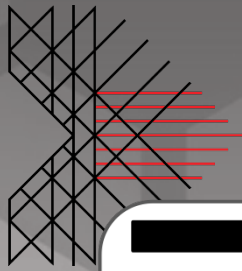
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IDENTITY DATA

ID VERIFICATION

PHONE

DARKWEB VERIFICATION

SMS

ADVERSE MEDIA

FINGERPRINT

IP GEOLOCATION

BLOCKCHAIN AML
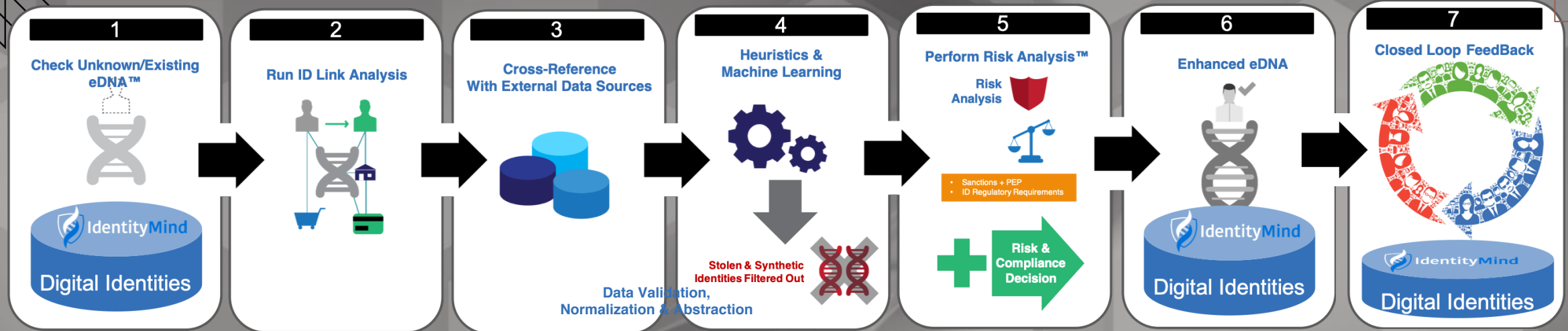
EMAIL VERIFICATION

SANCTION SCREENING

Over 30 different data sources from one single API.

Real time identity analytics to create a trust anchor and to fight fraud while keeping trusted transactions in motion.

EVOLUTION OF eDNA

1	**2**	**3**	**4**	**5**	**6**	**7**
Check Unknown/Existing eDNA™	Run ID Link Analysis	Cross-Reference With External Data Sources	Heuristics & Machine Learning	Perform Risk Analysis™	Enhanced eDNA	Closed Loop FeedBack

IdentityMind Digital Identities

Data Validation, Normalization & Abstraction

Stolen & Synthetic Identities Filtered Out

Risk Analysis

- Sanctions + PEP
- ID Regulatory Requirements

Risk & Compliance Decision

IdentityMind Digital Identities

IdentityMind Digital Identities

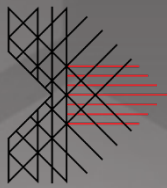|	
1. Transaction data is securely sent to the IDM platform via REST API for KYC/Onboarding, transaction monitoring for Fraud/AML, login & activity. Match data to existing digital identity or create a new one.	**4.** Perform supervised machine learning and anomaly detection analysis to determine the digital identity's risk.
2. Run Link Analysis on the digital identity data exploring connections to all the attributes that make up an identity and how it may be correlated to other identities. This creates a dynamic rather than static environment.	5. Perform additional risk and compliance analysis. Escalate suspicious identities and stop transactions with stolen or synthetic identities. This reduces false positives and increases accuracy.
3. Validate and normalize data from data partners ecosystem for identity evaluation. IDM leverages 30+ tech and data partners with the results embedded into the digital identity.	6. Add risk and compliance results to the digital identity to provide risk-based recommendation for decision making. Results are stored for compliance reporting, tagging suspicious activities, high risk users, etc.

7. Dynamic Closed Loop Feedback – aggregated behavior, feedback from clients, feedback from payment networks, third party assertions.
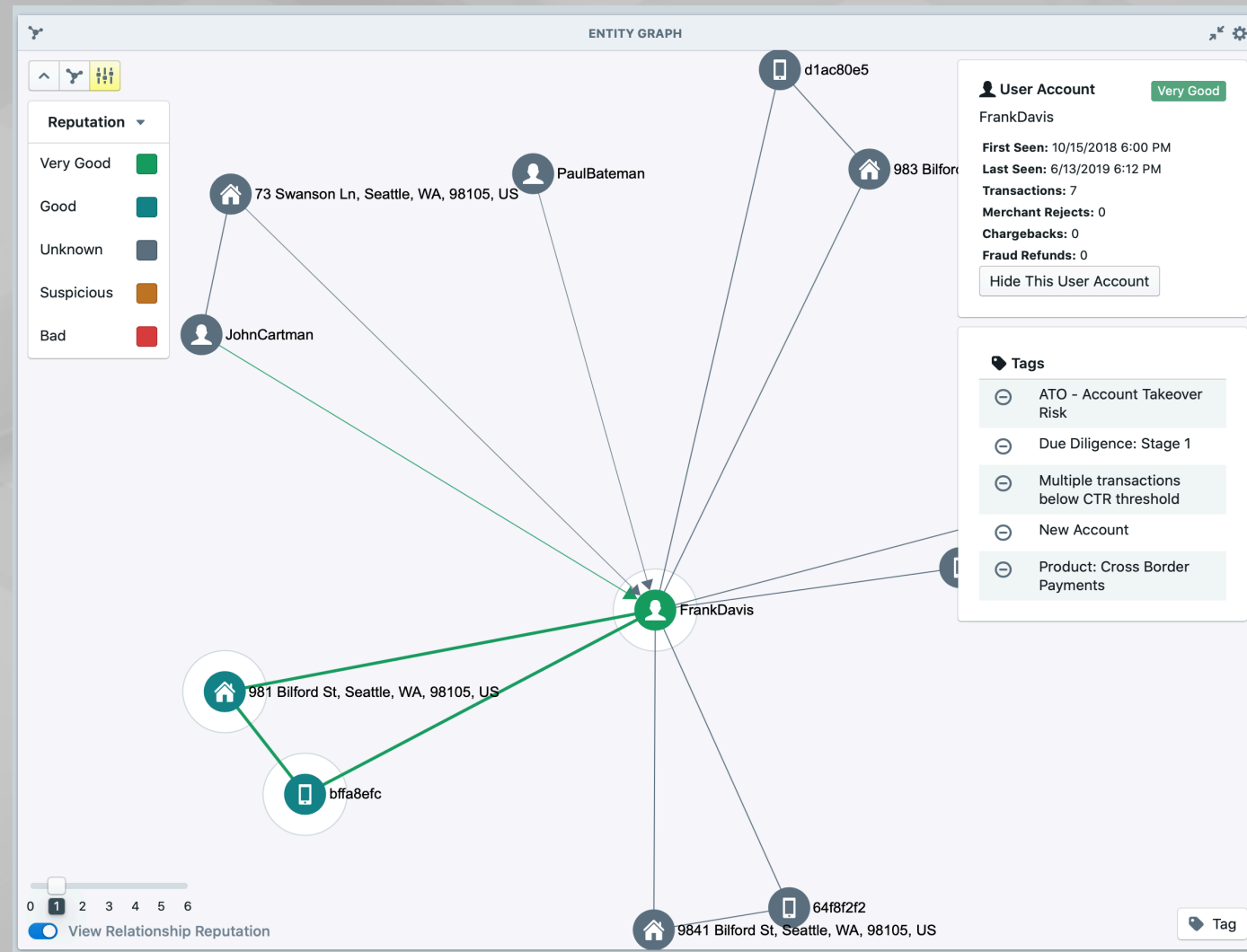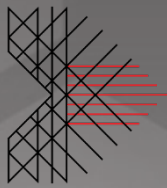
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IDENTITY ENGINE: eDNA™

Patented Electronic DNA (eDNA™)

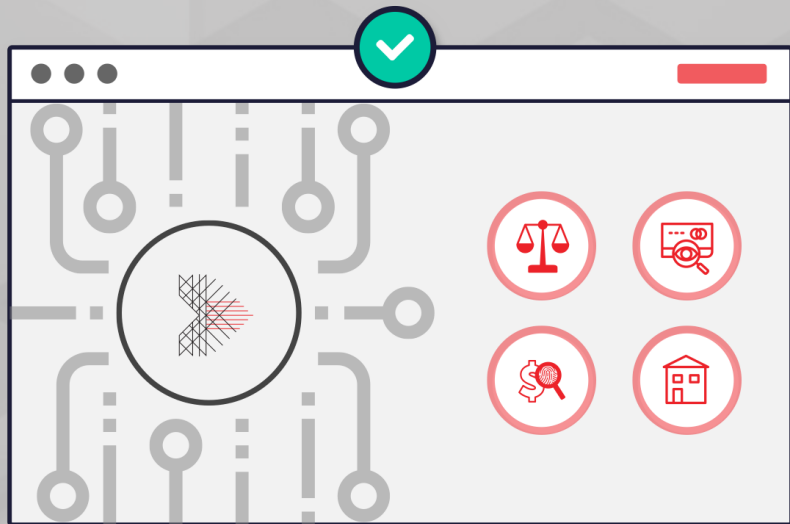**Build Proof Monitor Re-Use**
Digital Identities

- Digital Asset based on the user's digital transactions can be re-used

- Updates in real time as users transact

- Secured via strong encryption

- Anonymous and compliant with global regulations (GDPR, CCPA, etc.)

THE ACUANT ADVANTAGE

Address your risk, your compliance needs, your customer experience - in one place.

Experience & Expertise
20+ Years, 1+ Billion Transactions, Trusted by Hundreds of Partners
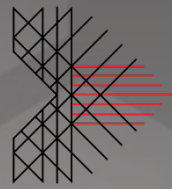
AI Powered & Omnichannel
Scalable Solutions for Speed, Accuracy & Results You Can Trust

Privacy Minded & Secure
End-to-end Encryption With No Data Storage (Cloud or Device)

Customer Centric
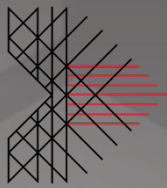Streamlined Integration, Developer Friendly & World Class Support

acuant®

87% of the World's Population has an ID- approx. 6. 5 Billion People*

- Every month Acuant facilitates transactions in **196+** countries

- Acuant has completed over **1 Billion** SaaS transactions

- Acuant executes over **8 Billion** on premise identity checks annually

- Acuant's Identity Document Library of 6,000+ documents is continuously updated for the best coverage and highest accuracy

Your transactions will be the most accurate and have the least amount of undeterminable responses compared to other IDV providers.
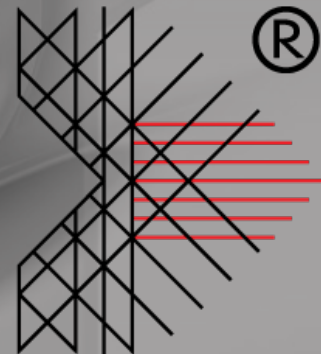
*https://blogs.worldbank.org/voices/global-identification-challenge-who-are-1-billion-people-without-proof-identity

POWERING TRUST FOR INDUSTRY LEADERS

THANK YOU

acuant.com | info@acuantcorp.com