

FUTURAE F

Future-proof user-centric authentication www.futurae.com

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Investing in The Ultimate Platform for Authentication

Unique investment opportunity into an innovative cybersecurity company offering a strong customer authentication suite

A Social Problem on a Global Scale

The use of stolen or compromised credentials is the most common cause for data breaches. Customer personally identifiable information was the most commonly exposed type of data with the most expensive cost per record.



Of data breaches involve customer data



Average cost per customer record in a breach



Global average cost per company per data breach

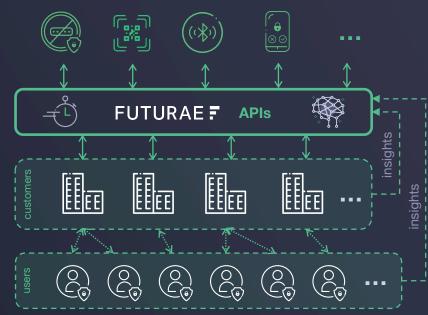
*Source: Cost of Data Breach Report, IBM Security (July 2020)

Futurae Vision

A modular end-user authentication platform for real-time decisioning

What Stripe is for payments... VISA AMEX stripe **APIs**

...Futurae is for end-user authentication



- Effective fraud detection using a machine-learning model across customers' users
- Real-time decisioning for immediate fall-back and authentication that always works

Future-proof Authentication-as-a-Service

Futurae offers modular Two-Factor Authentication and Transaction Signing Security as a flexible service.

Futurae's platform is leader in security, privacy, sustainability, inclusiveness, scalability and user experience matters.

PREMIUM SERVICE

- Strong Security Foundation
- Speed to market addressing new threats
- Fully managed Cloud or On-Prem
- 24/7 Support and Monitoring
- Banking grade SLAs
- User and Device Management

MODULAR AUTHENTICATION

- Login and Transaction Signing for Web and Mobile Apps
- Options in Rest API:
 - Adaptive
 - Passwordless/FIDO 2
 - One Touch
 - **OR Code**
 - App code
 - Hardware Tokens
 - SMS

SEAMLESS ARCHITECTURE

Backend:

- REST API or Web Widget
- **ADFS Plugin**
- Integrations with IAM products

Authenticator:

- Standard Futurae Security App
- Secure WhiteLabel Apps
- Mobile SDKs
- Hardware Tokens



Futurae's Assets

FUTURAE MOATS

System Rigidity

integration into IAM and Corebanking

Network Effect

increased product quality and security for customers userbase

Partners

integration into sales channels of partners and distributors

Strong Foundation



Team

Founding



Sandra Tobler

CO-FOUNDER AND CEO

13+ years IT management, business development and contracts (IBM, diplomatic service), extensive network in Switzerland and the US



Dr. Claudio Marforio

CO-FOUNDER AND COO

PHD ETH Zurich (IT Security), Mobile security expert, 6+ years of DevOps and Sysadmin (ETH)



Dr. Nikos Karapanos

CO-FOUNDER AND CTO

PHD ETH Zurich (IT Security), Web Authentication, Al and cryptography, previously IT Architect (Credit Suisse)

Futurae Sample Implementations

✓I GROUP	Santander Consumer Bank	Frankfurter Bankgesellschaft PRIVATBANKIZürich Frankfurt	swisscom	S scalable	× qonto
Authentication for employees and customers on SIX group portals and applications	Int. Retail Bank SMS replacement for authentication and transaction confirmation for higher security (PSD2 conformity)	Int. Private Bank Authentication for employees and online services	Large Telco OEM Authentication and Qualified Electronical Signature App	Robo Advisor 2FA solution for web and mobile app for the largest Robo Avisor in Europe (Blackrock, ING)	Neo Bank Authentication and transaction confirmation for European mobile first SME bank
Futurae App	WhiteLabel App	WhiteLabel App	WhiteLabel App	Mobile SDK	Mobile SDK

Customers reported a:

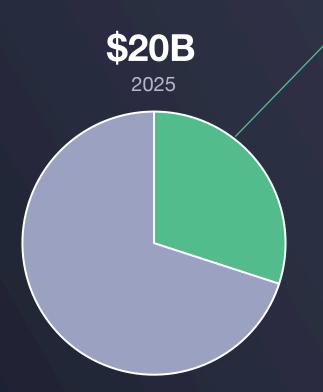
- 50% decrease in help desk costs for onboarding
- 90% decrease in help desk costs for login on average

The Market for Multifactor Authentication









Futurae Target

End Users in Regulated Industries





Education





eHealth

Insurance

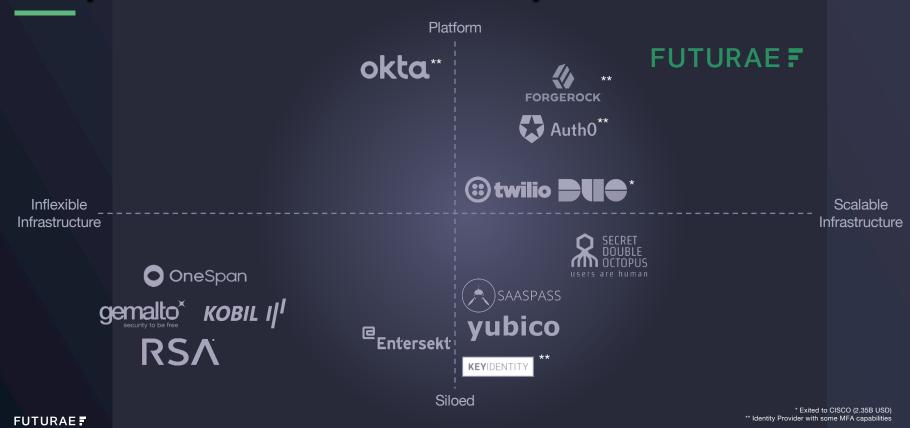




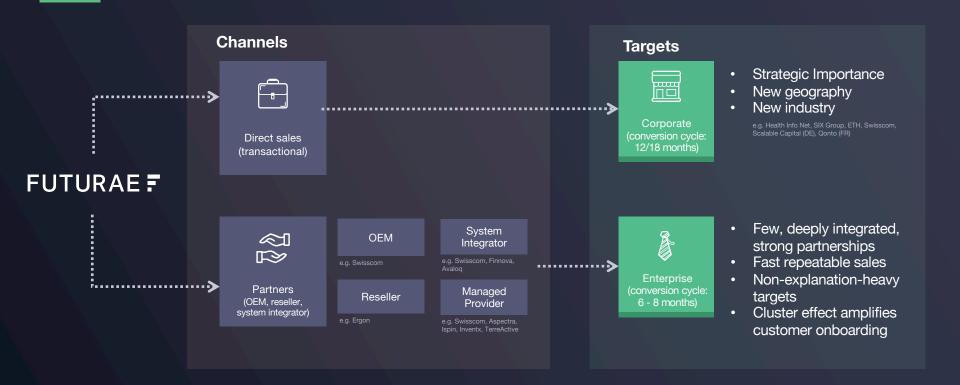
Public

Pharma

Competitive Environment – Companies

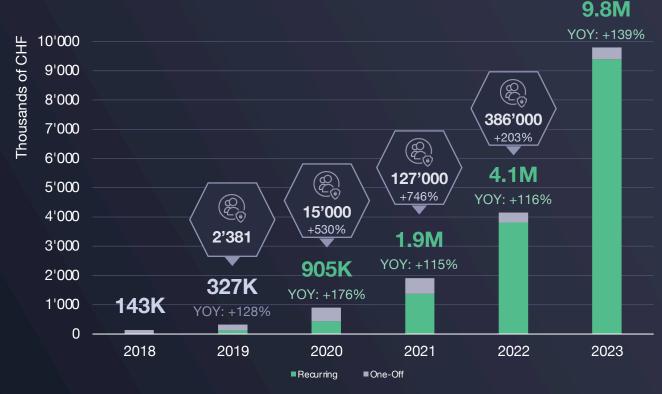


Business Model



Revenue and Forecast





History and Outlook

Convertible round to reach the Series A ready to execute growth strategy

CONCEPT

2017 – CHF 352 k

Use of funds

- Market research
- Fine-tune concept
- First market ready product
- First reference customer
- Build partnerships
- First Pen Testing

SEED ROUND

2018 - CHF 2 Mio

Use of funds

- Product / Market Fit
- Expand modular authentication suite
- Reference customers in key geographies
- 6-digit Revenues
- ISO Certification

SERIES A

2020 - CHF 4 - 6 Mio

Use of funds

- Scale infrastructure internationally
- Authentication platform
- Larger scale partnerships
- 7-digit Revenues

FUTURAE F

Future-proof, user-centric authentication

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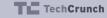
sandra@futurae.com

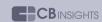
Gartner
Cool Vendors
Identity Access
management



















ICTiournal







Neue Zürcher Zeitung















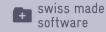




Commission for Technology and Innovation CTI







Investment Opportunity – Limited Tickets Available

Research & Development

- Network effect creation: user analytics across services for increased security and usability for existing and new customers
- Adaptive Authentication: policy engine and risk-based analysis
- Streamlined WhiteLabel App creation (from 2 months to 1 week) faster go-to-market for customers

Operations

- Improved security and reliability of cloud setup
- ISO27001 certification -> easier conversion of leads, proof of maturity for customers and Series A

Business Development

- Next level sales setup for leveraging partner sales across DACH region (regional legal, language, technical know-how)
- Standardization of sales process and documentation
- First foray in DACH + EU region
- Replicate financial services repeatable sales model into other regulated industries (insurance, higher education, eHealth)

Series A: 4-6M by Q4'20

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