

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.



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

Futurae Vision

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



... Futurae is for end-user authentication

What Stripe is for payments...

- 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

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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
 - QR Code
 - App code

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- 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







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, AI and cryptography, previously IT Architect (Credit Suisse)

Futurae Sample Implementations

✓IX GROUP	Santander Consumer Bank	Frankfurter Bankgesellschaft PRIVATBANKIZürich Frankfurt	🚯 swisscom	Scalable	× qonto
Stock Exchange 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 <u>onboarding</u>
- 90% decrease in help desk costs for login on average

The Market for Multifactor Authentication



Competitive Environment – Companies



FUTURAE

* Exited to CISCO (2.35B USD) ** Identity Provider with some MFA capabilities



Business Model

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Revenue and Forecast



10

Avg. Monthly Active Users

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1'180'000 +205%

History and Outlook

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

CONCEPT		SEED ROUND	SERIES A
2017 – CHF 352 k	2	018 – CHF 2 Mio	2020 – CHF 4 - 6 Mio
 Use of funds Market research Fine-tune concept First market ready product First reference customer Build partnerships First Pen Testing 	U	 Product / Market Fit Expand modular authentication suite Reference customers in key geographies 6-digit Revenues ISO Certification 	 Use of funds Scale infrastructure internationally Authentication platform Larger scale partnerships 7-digit Revenues

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Zurich	
Switzer	land

FUTURAE F

Future-proof, user-centric authentication

www.futurae.com

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BBC engadge WIRED TL_ TechCrunch naked security GIZMODO WORLD by SOPHOS NEWS **Rundfunk** heise Neue Zürcher Zeitung **COMPUTERWORLD** SRF Blick inside-it.ch online **WBS** Confédération suisse swiss made **Regional Finalist 2015** VENTURE :... ENTREPRENEUR CLUB software KICK The UBS Future **SWISS FINANCE** Swiss Confederation of Finance Challenge STARTUPS Commission for Technology and Innovation CTI

Gartner

Cool Vendors Identity Access

Investment Opportunity – Limited Tickets Available

Research & Development	Operations	Business Development
 Network effect creation: user analytics across services for increased security and usability for <i>existing</i> and <i>new</i> 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 	 Improved security and reliability of cloud setup ISO27001 certification -> easier conversion of leads, proof of maturity for customers and Series A 	 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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