



**NEURO-ID**<sup>®</sup>  
HUMAN ANALYTICS<sup>™</sup> 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.



\$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

# EXPERIENCE

Genuine customers hitting  
**FRICTION**

# 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

API

Neuro Confidence  
Scores (NCS)

API

# Separate genuine customers from fraudulent ones

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

## GENUINE APPLICANTS

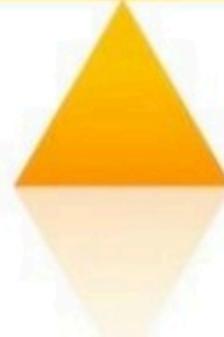
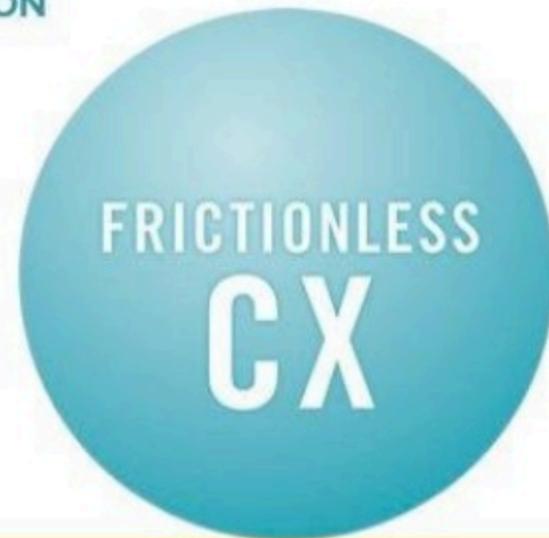
- Demonstrate confidence and behavior indicative of genuine customers
- Provide a **LOW FRICTION** customer journey



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 - NS8,  
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



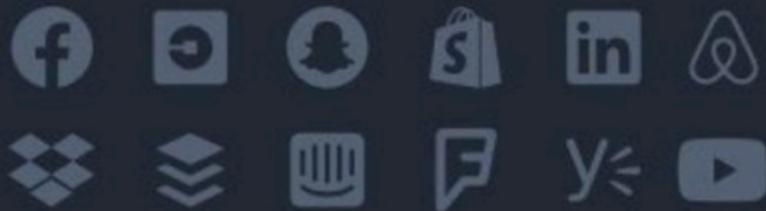
**Kevin Moss**

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

# Thank You

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