

A³BC

Anything Anytime Anywhere Biometric Connections



A³BC

Connecting Humans
with technology

Introduction

For discussion

April, 16th 2021

INTRODUCTION

A3BC: Anything Anytime Anywhere Biometric Connections

CONNECTING HUMANS WITH TECHNOLOGY

**A PATENTED AUGMENTED
CYBER-SECURITY BIOMETRIC PLATFORM**



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Agenda



Digital ID market readiness



Why A3BC ? Why now ?



Go to market



Connecting Humans
with technology

MARKET NEEDS IN A POST COVID WORLD ... A ROBUST & SECURE DIGITAL ID

3.4 Bn

People do not have **digital Id**

1.7 Bn

People access to financial services through **Digital Id**

\$17 Bn

Are lost every year in the USA because of **Id theft**

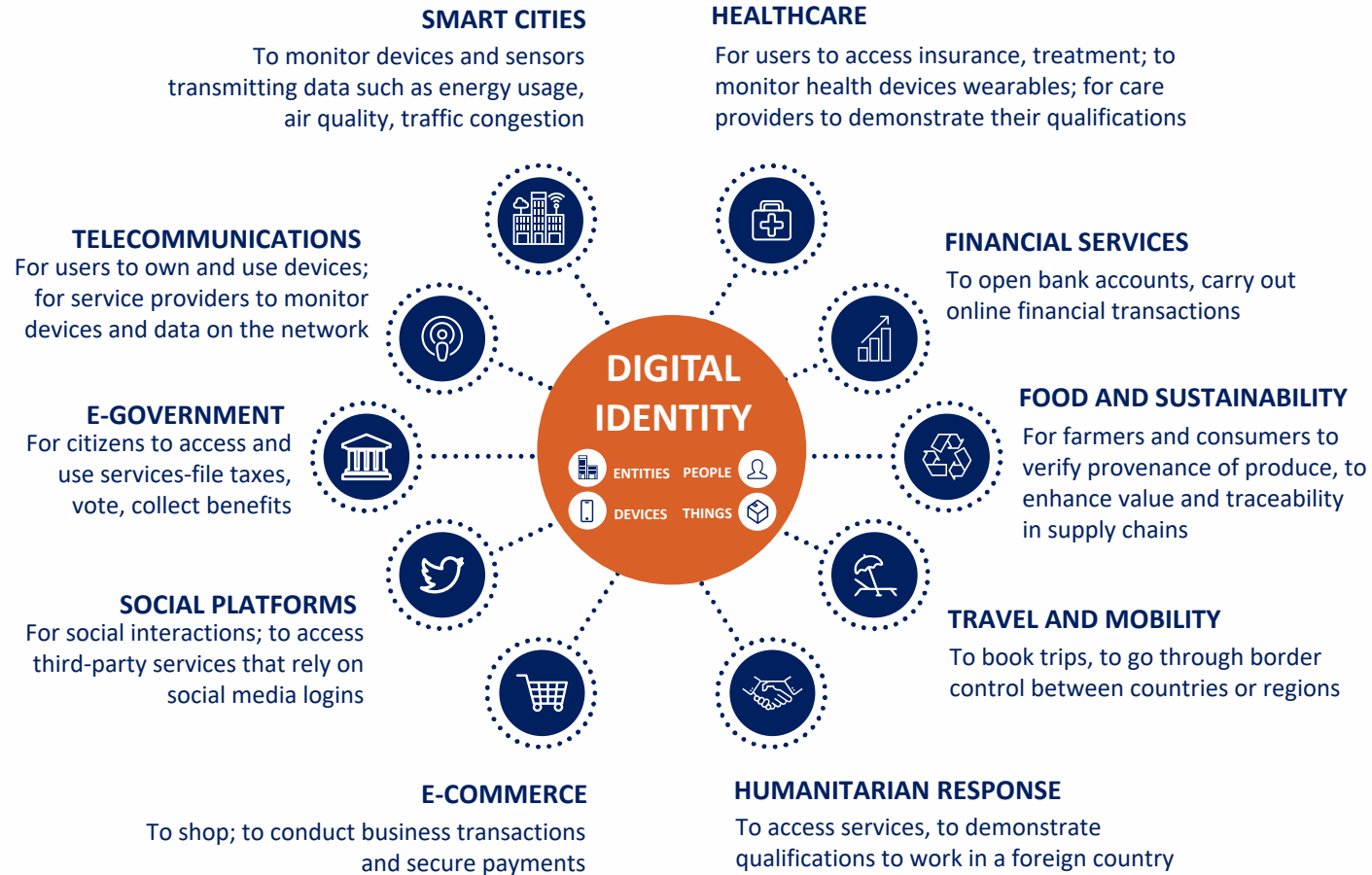
7.9 Bn

Records exposed in 2019 due to **data breaches**

\$40 Bn

Expected lost in 2027 due to **payment card fraud**

DIGITAL ID IN YOUR DAILY LIFE



WORLD
ECONOMIC
FORUM

Source: Identity in everyday lives, Identity in a Digital World, World Economic Forum, Sep. 2018



DIGITAL ID MARKET SIZE

What is good digital ID?

Good digital ID is identification that is verified and authenticated to a high degree of assurance over digital channels, is unique, is established with individual consent, and protects user privacy and ensures control over personal data.



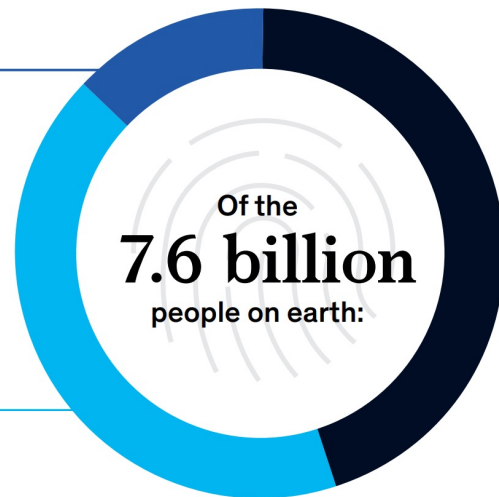
1 billion

people are estimated to lack a legally recognized form of ID



3.2 billion

have some form of ID and a digital trail



\$30.5 Bn
Digital ID solutions market worldwide

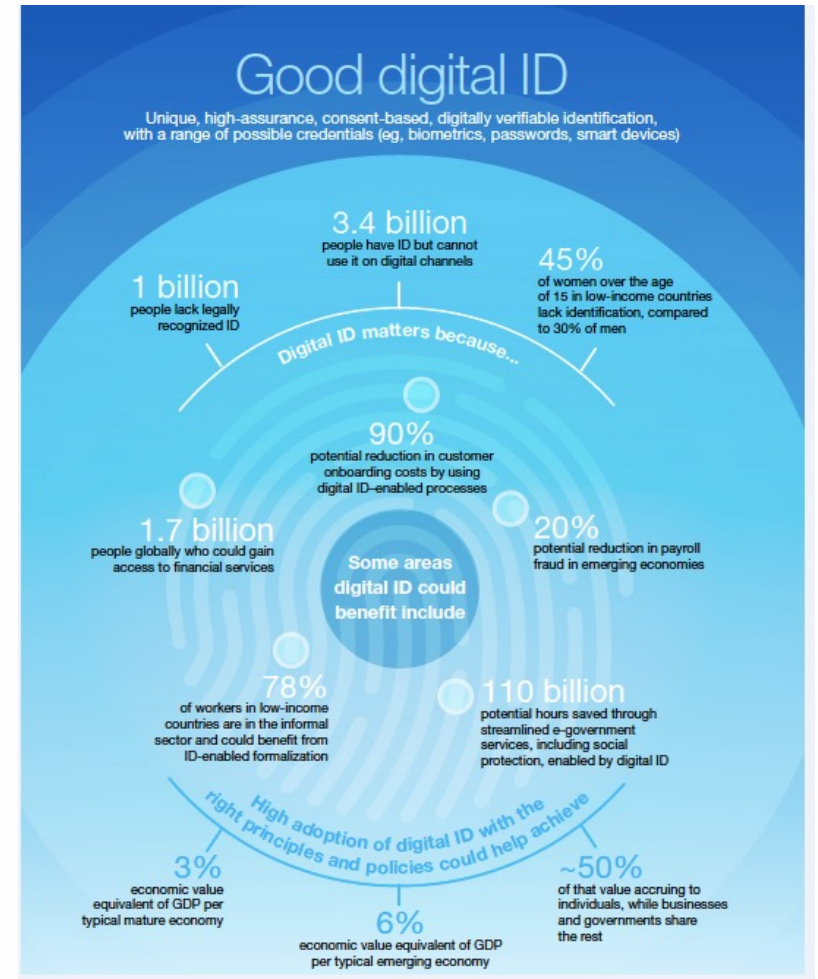
3.4 billion

people have some form of ID but no digital trail



Unlocking global economic value

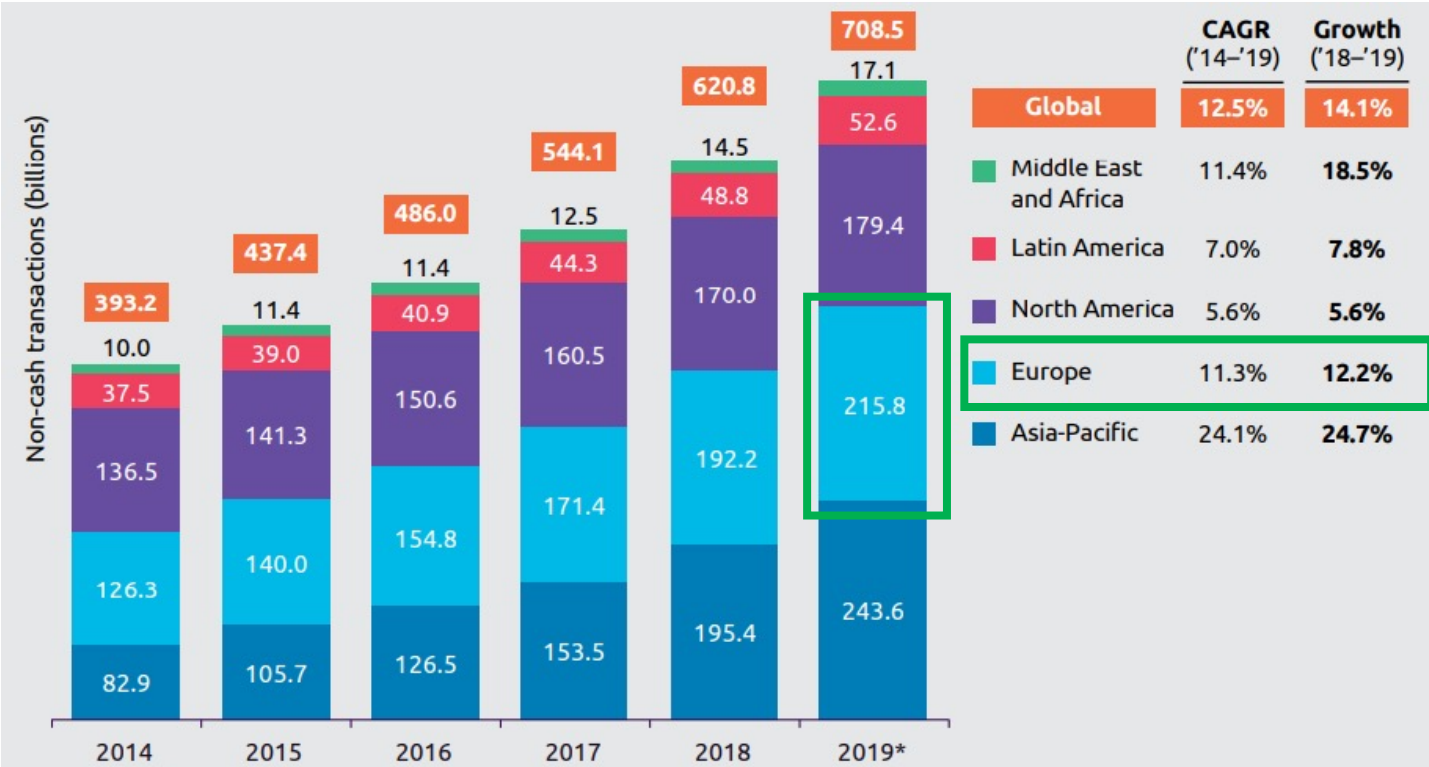
Across our focus countries, digital ID could unlock economic value equivalent of 3–13% of GDP in 2030.



Source: McKinsey



NON-CASH TRANSACTIONS MARKET SIZE



Note: *Non-cash transactions data for 2019 is sourced from countries' central banks. In case of data unavailability, forecasted figures are used.

Sources: Capgemini Financial Services Analysis, 2020; ECB Statistical Data Warehouse, 2018 figures released November 2019; BIS Statistics Explorer, 2018 figures released December 2019; countries' central bank annual reports, 2019.

DIGITAL ID IN EUROPE

THE NETHERLANDS - DigiD 87%

live since 2003 - Government-led centralized scheme
Citizens and residents can identify easily and securely using the DigiD app to access online government services such as secondary education and healthcare institutions or pension funds. DigiD is part of a larger Digital Identity scheme in the Netherlands, an open market ecosystem, where the government acts as an authoritative source of trusted information.

BELGIUM - itsme 20%

live since 2017 - Cross-industry-led federated scheme
The Mobile ID solution itsme is owned and financed by the private consortium "Belgium Mobile ID" of 4 banks and 3 mobile operators, providing a secure access to their own services. In 2018, the Belgium Government certified itsme and made it interoperable with the Belgian national identity scheme, based on the e-ID. Itsme now gives access to more than 700 public and private e-services.

UNITED KINGDOM - Gov.UK Verify 0%

live since 2017 - Government-led federated scheme
Initially launched by the UK government, Gov.UK Verify enables citizens and residents to authenticate through the Identity Provider of their choice when accessing services online. The initial government contract did not enable private sector use and adoption for the public sector was very slow. A new UK Digital ID scheme is currently being defined, in which government data sources can be used to check identity details.





FRANCE - FranceConnect 0%

live since 2016 - Government-led federated scheme
Launched by the government, FranceConnect is a digital identity federator that maintains and regulates an ecosystem for users, identity providers and service providers. Users can select their preferred IDP when accessing one of the 800 public and private services available.

PORTUGAL - Chave Móvel Digital 14,5%

live since 2014 - Government-led centralized scheme
Seven years after the launch of its eID card, the Portuguese government released the Digital mobile key or "Chave Móvel Digital" (CMD), a user centric mobile ID scheme providing simplicity and convenience to citizens and residents. It enables secure authentication on various public and private websites, requiring only a mobile phone, a 4-digit PIN code and an OTP or biometric recognition.

LEGEND

-  smartcard
-  number / username / password
-  SIM-based mobile ID
-  Mobile phone or app-based mobile ID

DENMARK - NemID and MitID 100%

live since 2010 - Government and banks-led centralized scheme
NemID was launched by a cooperation between the financial sector and the Danish Government. The service provides a free and national eID for all citizen, as well as access to e-services with multiple authentication methods such as a mobile app and different types of physical tokens. In 2021, the 3rd generation of digital ID "MitID" will be available.

ESTONIA - e-identity 98%

live since 2002 - Government-led centralized scheme
Launched with the participation of the private sector, the e-Estonia scheme provides citizens and businesses with multiple credentials and authentication methods, from standard national ID smartcard to PKI-based SIM Mobile ID and Smart ID app. In 2020, 99% of its government services are online, including i-voting.

LATVIA - eParaksts 40%

live since 2018 - Government-led centralized scheme
In addition to the government issued eID card (mandatory by 2023), the Latvia State Radio and Television Center (SVRTC), a national trust services provider, launched eParaksts ("e-signature" in Latvian) solutions: a mobile app and different smartcards, entirely funded by the government, that enable users to perform secure authentication and QoS from mobile devices, eliminating the need for physical smart card connectivity.

AUSTRIA - Citizen Card & Mobile ID 17%

live since 2003 - Government-led centralized scheme
As European pioneer, the Austrian government-funded digital ID scheme is based on a virtual Citizen Card (CC) which can be installed on several devices following a technology neutral approach (smartcards or mobile phones) and provides access to more than 300 government e-services as well as private services (banks, chamber of commerce or mobile operators).

ITALY - SPID 17%

live since 2016 - Government-led federated scheme
The Italian Public System of Digital Identity (SPID) is managed by the "Agenzia per l'Italia Digitale" (AgID) and financed by private accredited identity providers. SPID provides a device-free digital identity to all Italian citizens and businesses, to easily access private and government e-services for free.

LIECHTENSTEIN - eID.LI 0%

live since 2020 - Government-led centralized scheme
With less than 40,000 inhabitants, Liechtenstein has developed a digital identity scheme based on its National Electronic Identity Card. In April 2020, the government launched eID.LI, a mobile eID. Like the smartcard, the new app enables citizens and residents to securely identify and login to nearly 200 public online services.

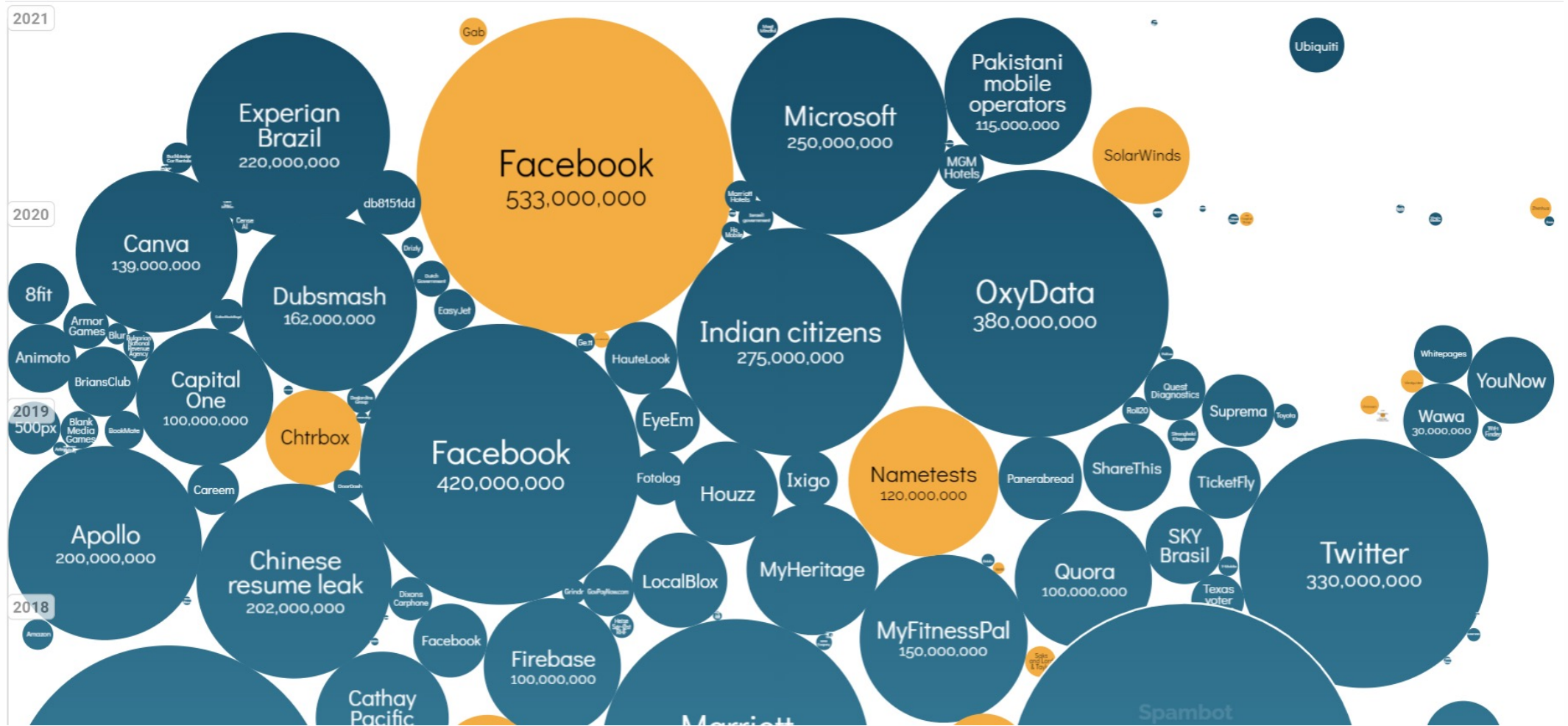
Source : onepoint - GIVING VOICE TO DIGITAL IDENTITIES WORLDWIDE – 2021 -



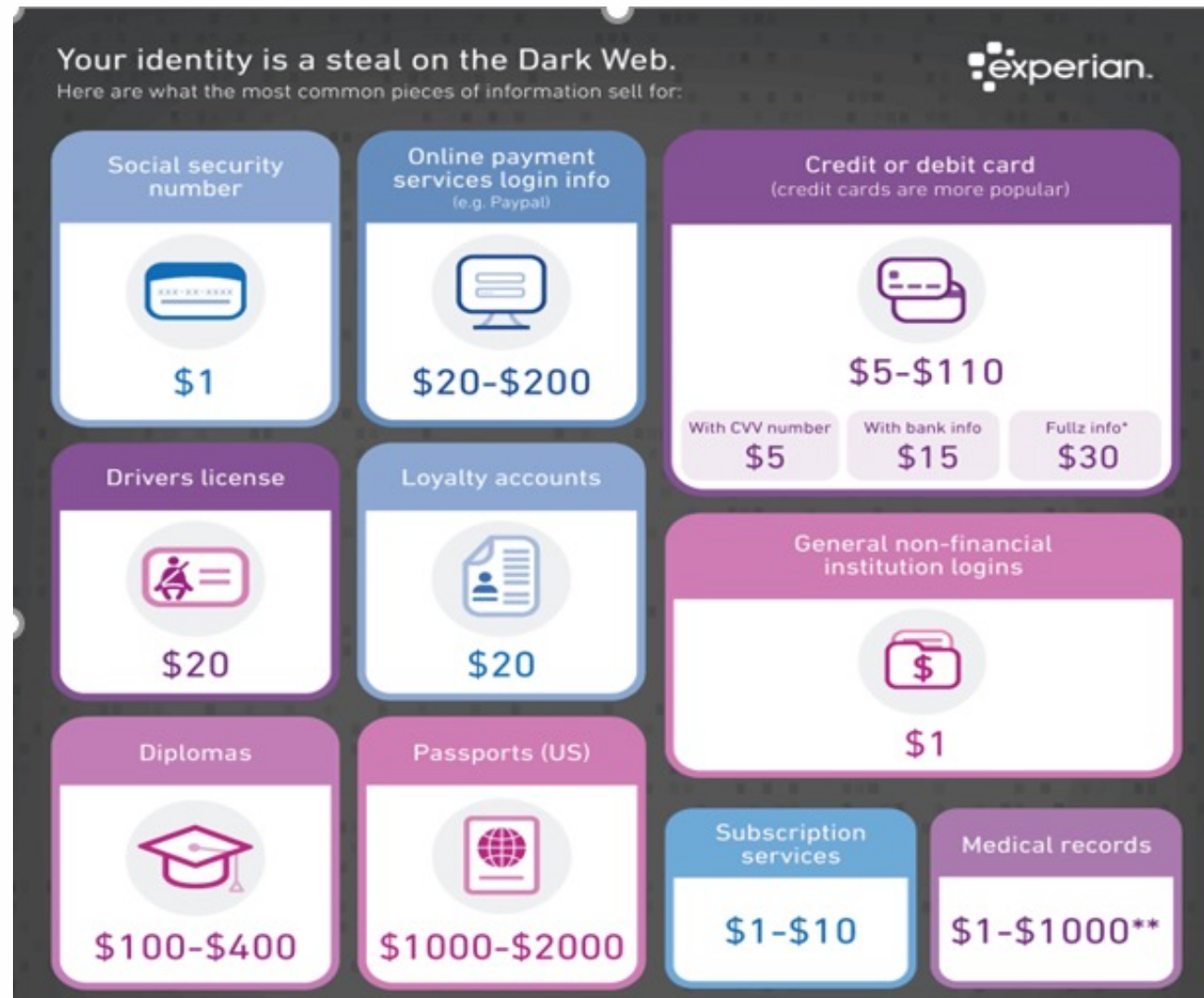
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NON-CASH TRANSACTIONS MARKET MATURITY



STOLEN DATA MARKET VALUE ON THE DARK WEB



Agenda



Digital ID market readiness



Why A3BC ? Why now ?



Go to market



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A³BC AT A GLANCE : THE NEXT GENERATION SECURE & DIGITAL ID

1 Vision



Provide
[Biometric]
Digital ID
to all individuals

1 Service



Offer
[Biometric]
Strong Authentication
as a service
Anywhere, Anytime

1 Priority



Serve
[Biometric]
Strong Authentication
to Financial Services
including face to face
& e-Commerce
Online payments

NB: Biometric feature is one option within A3BC Digital ID platform



A³BC IS ALREADY LIVE!



- 5 Carrefour stores already deployed in Romania, including 2 hypermarkets; more than 40 checkouts equipped.
- Connected to the retailer's e-wallet and compatible with all payment cards.
- In less than 6 months, several thousand customers and transactions. Visibility on national news channels.

Touch, Tap & Go!

https://www.youtube.com/watch?v=1T-Zsj3_krw

A3BC Seen on TV!

<https://www.youtube.com/watch?v=hW9SjVGGokc>



A³BC IS COVID-19 COMPLIANT!



- We have accelerated the development of a fully touchless biometric solution.
- No biometric hardware needed anymore, no risk or virus propagation!
- Remote enrolment and on-line authentication with A3BC app.

A3BC TOUCHLESS!

<https://youtu.be/9VH3AaHPY5I>

A³BC IMPACTS ON THE SOCIETY

In 2015, all United Nation members states adopted the 2030 Sustainable Development Goals, including their commitment to « provide legal identity for all, including birth registration » by 2030.

INCLUSIVE

FREE FOR ALL

**COVID-19
COMPLIANT**



WHY A³BC? WHY NOW?

- 1. Established in 2018, A³BC's has developed, patented & deployed a [biometric] Digital Id SaaS platform EU GDPR compliant.**

The regulatory status yields significant benefits in terms of reputation and credibility towards investors, merchants and individuals where we need to fulfill qualitative and quantitative requirements. We are now applying to get the PISP/AISP.

- 2. A³BC is natively designed to operate on a global scale.**

We have started our operations with Carrefour Romania where our solution allows face-to-face 'naked' biometric payments. We are aiming to start operations soon in France, UK and Nordics.

- 3. The best consumer offer.**

We offer more than a biometric digital Id. We are redesigning the consumer journey to simplify and secure his/her daily life. We are the only provider that allows consumers to literally identify themselves anywhere anytime and proceed transactions such as payments, credit subscription, check-in/out... in less than 3 seconds. Not needed anymore credit card, smartphone, password, pin-code... and now we are touchless thus COVID-19 compliant.

- 4. Merchants are choosing A³BC. Soon Banks...**

We are already offered by one worldwide top 10 retailer. We have signed a partnership with the biggest EU payment processor to cover the second factor authentication for on-line payments. One of our corporate investors is now selling directly our solution to the consumer loans providers.

- 5. A³BC is an augmented cyber-security solution.**

We have spent more than 2 years in R&D to patent an innovative data storage protocol. Our solution is based on the strong assumption that any Corporate will be victim of a data breach; in case of data exfiltration, thanks to our solution it's impossible to read the data, reconcile them and make any kind of listings. On top we are relying on biometrics (face, fingerprint, ..) to identify and authenticate the merchants and the consumers. Our OEM biometric technology is independent from Apple and Google. We have won many prizes: Cyber-Security (& Unified Commerce (Wavestone), Payments (Worldline)... and are part of Microsoft Start-up Program.

- 6. Massive growth potential.**

3.4 Bn people have no digital Id at all. 1.7 Bn people could access to financial services through Digital Id. In 2030 United Nation commits to provide all citizen a digital Id. 17 Bn USD are lost every year in the US because of Id theft. 24 Bn USD was lost in 2018 due to payment card fraud worldwide. Europe offers a large opportunity, and we have unparalleled momentum.



A³BC PRODUCTS AND SERVICES

Biometric Digital ID

- **Universal**
- **App Based & Web Based**
- **Remote enrollment**
- **Multi-channel**
- **Designed on market Digital Id framework,**
- **Inclusion, Ownership, Simplicity, Confidentiality, Consent, Transparency, Security & Integrity, Data Rights, Fair use, Choice**

Biometric Strong Authentication

- **Real time transactional biometric identification**
- **Real time 2nd factor authentication**
- **Covid-19 compliant touchless**
- **1:1 and 1:many matching**
- **Device-less, card-less, id-less**
- **Face to face and online**
- **Local / Central execution**
- **Seamless customer experience**
- **Compliant with blockchain and crypto currencies**

Biometric

- **Fingerprint, Face recognition**
- **OEM independent from GAFA**
- **Anti-spoofing - Liveness check**
- **Scoring Acceptance algorithmic**
- **1:1 & 1:many Uniqueness matching**
- **FIDO**

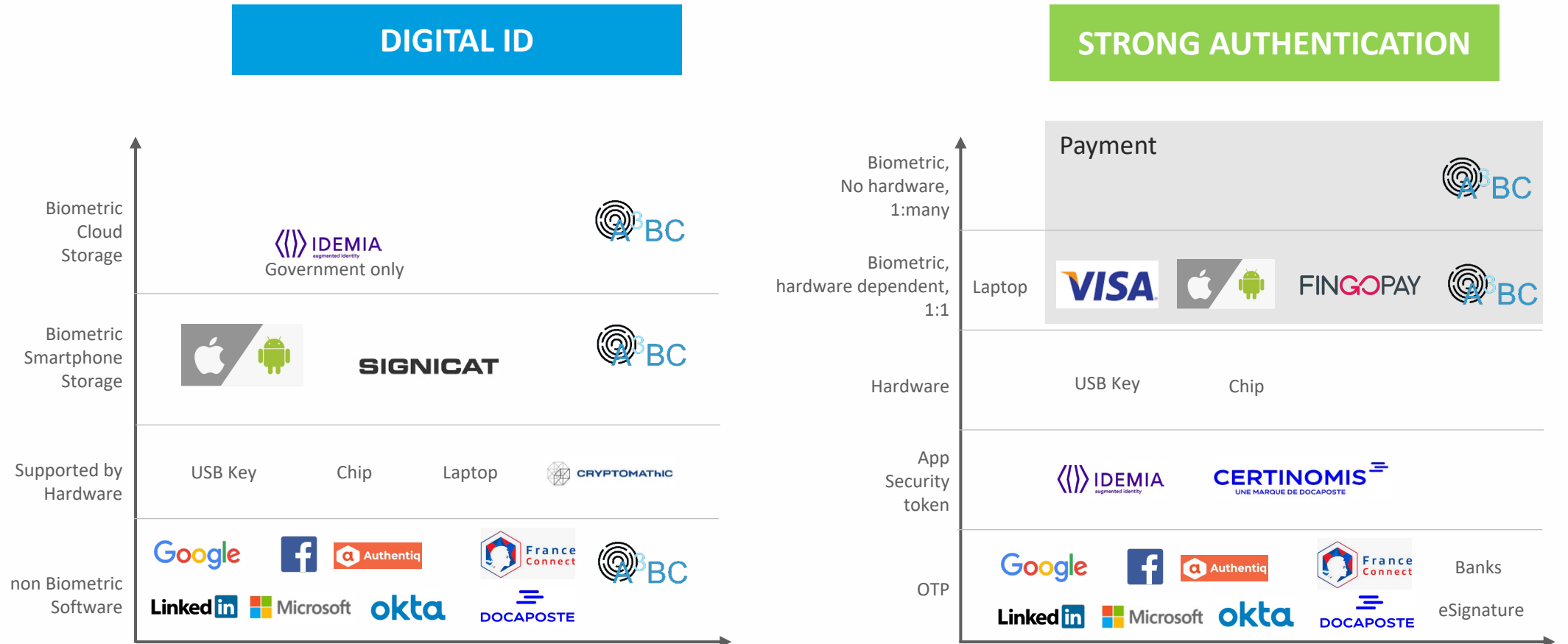
Cybersecurity

- **Patented highly secure Data Storage Protocol**
- **Compliant with IBM cyber-security framework**
- **Zero Trust Framework Architecture**
- **Cloud Based**
- **Regularly tested by KPMG Cyber Security**
- **No password**
- **Local storage - Flight mode option**
- **Open Id Connect**

Compliance

- **EU GDPR**
- **PSD2 SCA 2FA**
- **KYC**
- **AML**
- **eIDAS (roadmap)**
- **PISP on-going agreement process**
- **AISP on-going agreement process**

A MOMENTUM FOR DIGITAL ID AND BIOMETRICS USAGES



NB :
 Competitor's list is not exhaustive
 Blockchain solutions are not included



A³BC MAIN PARTNERS



A³BC NEXT SERVICES

Payment initiation PISP

- Leverage on Carrefour pilot experience to extend A3BC payment capabilities in combination with our biometric authentication functions to SEPA transfer and instant payment

Bank account Aggregation AISP

- Leverage on Teamwill partnership to provide in a white label mode customer account bank data in order to speed up scoring and time to yes in loans industry

Contribute to Electronic signature Advanced / Qualified

- Contribute to enhance electronic signature security by providing software QSCD certificate

[Biometric] DIGITAL ID eIDAS Substantial / High

- Reach european level agreement on digital id and enhance authentication protocol with different industries such registered electronic letter
- NB : A3BC can already operate without eIDAS agreement, however we want to increase our market value

Agenda



Digital ID market readiness



Why A3BC ? Why now ?

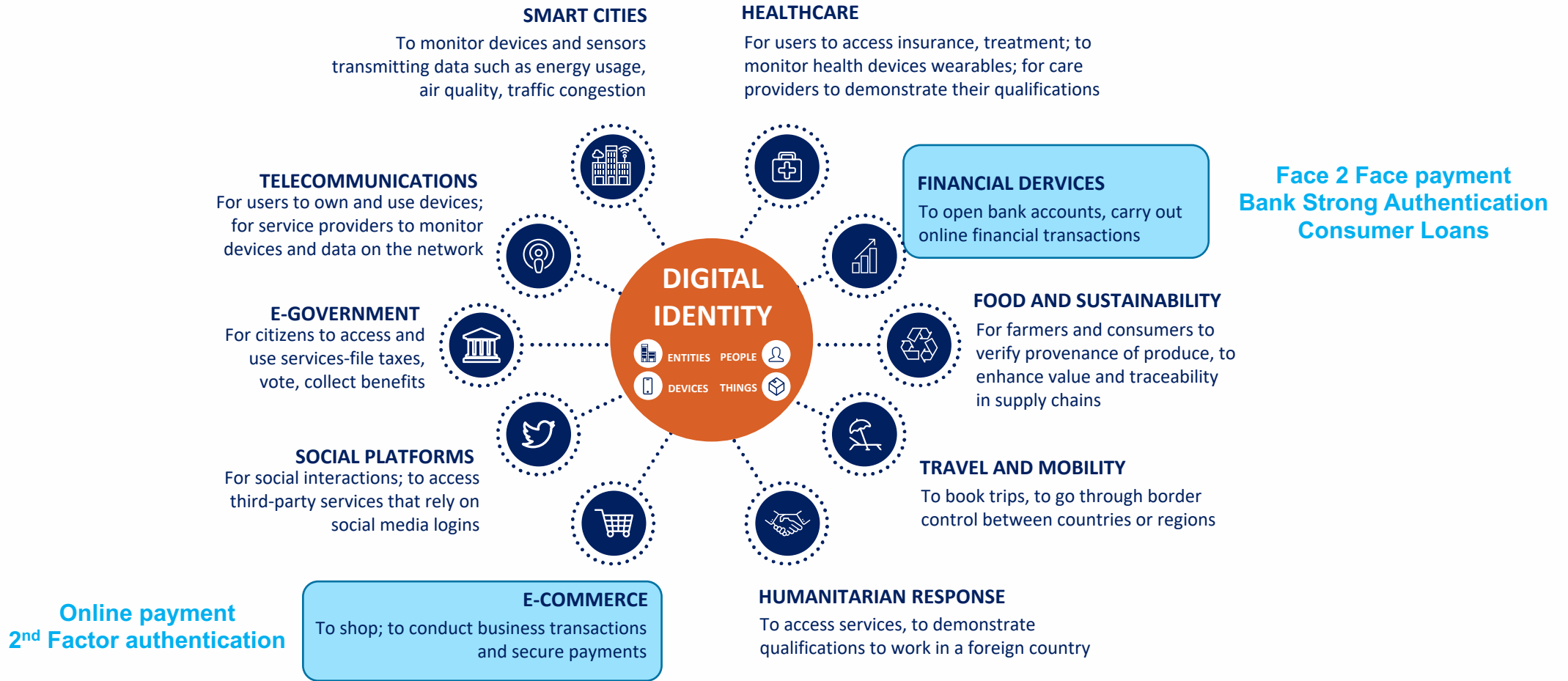


Go to market



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FORECASTED INDUSTRIES TARGET ROADMAP

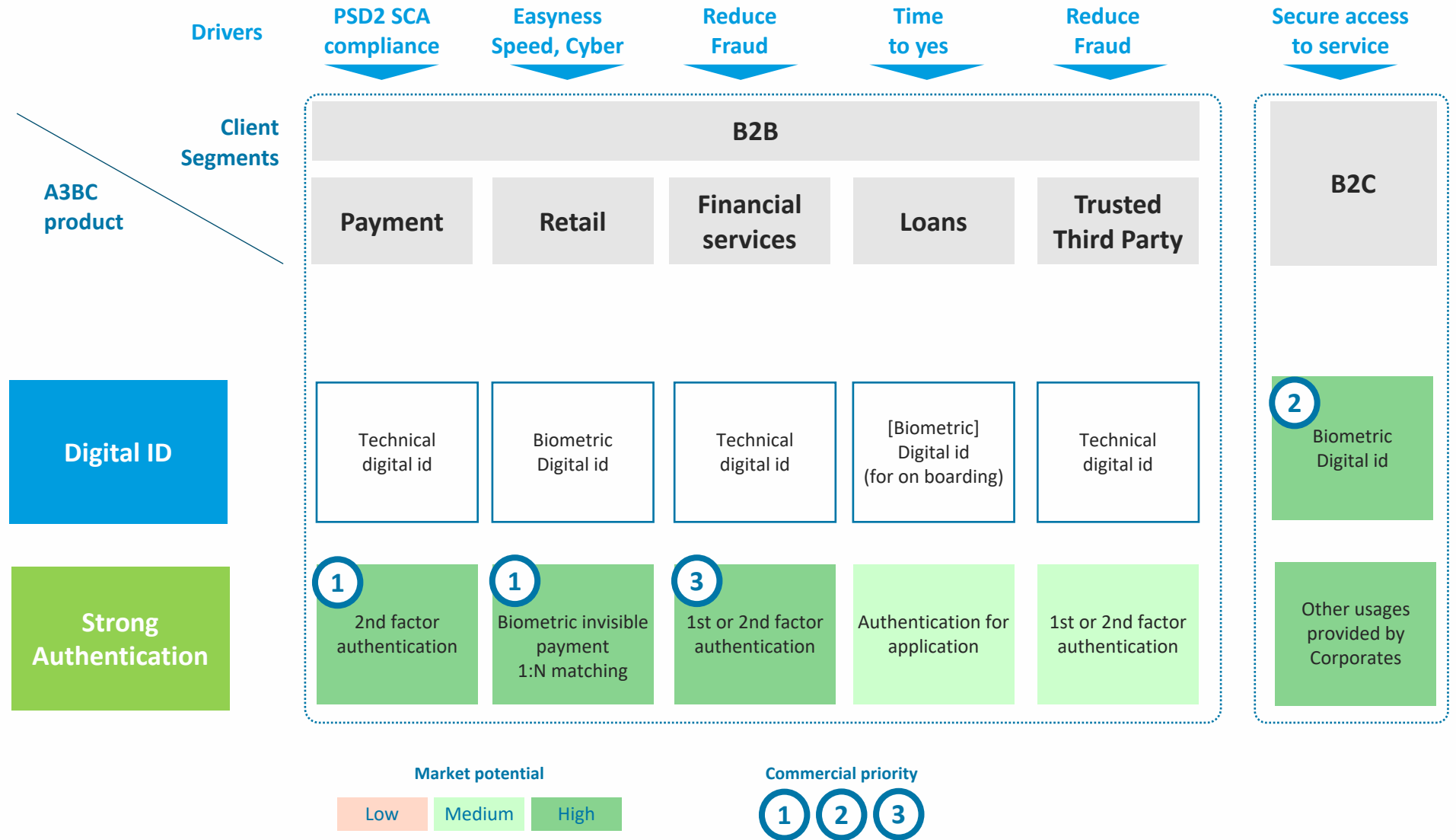


NB: Electronic registered letter has been studied, but not integrated in the medium scenario

Source: Identity in everyday lives, Identity in a Digital World, World Economic Forum, Sep. 2018



CUSTOMER TARGET PRIORITIES



AUTHENTICATION MARKET SIZE IN FINANCIAL SERVICES

Worldwide
Authentications

MARKET CAPACITY

1,2 TN.

Europe
Authentications

MARKET POTENTIAL

146 BN.

Targeted European
Countries

MARKET VOLUME

104 BN.

A3BC Targeted Market
Share

TARGETED
MARKET SHARE

10%

Market size estimation for 2023, projected to 2025



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