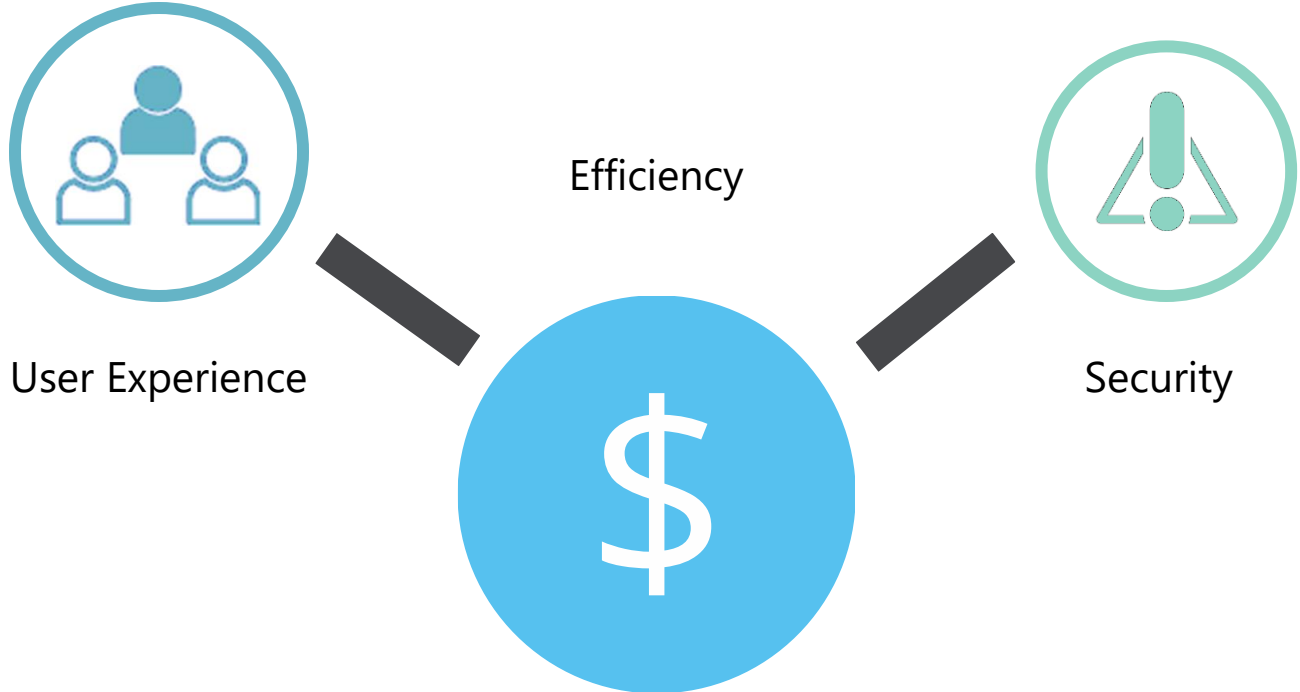


ILLUMA LABS

Voice Authentication | Fraud Prevention

Illuma Shield™

Frictionless Voice Authentication



Focus on Member Service, not Member Interrogation

Fraudsters Are Attacking Your Call Center

61%

of fraud losses from account takeovers involve the call center
- *Aite Group*

350%

increase in call center fraud rate since 2013
- *Miratech*

446M

personal records exposed in 2018
- *Pindrop*

\$4

per complete digital profile and financial info on Dark Web
- *Flashpoint*

Call Center Authentication

Knowledge Based Authentication is Broken

75%

Incoming calls requiring identity verification

25%

Member-agent interaction is authentication

\$12B

Annual OPEX for caller authentication in U.S.

85%

Members dissatisfied with Q&A authentication

30%

False rejects with Q&A authentication

60%

False accepts for targeted attacks

Illuma Shield™ Real-Time Voice Authentication

Authentication within Seconds



Member Speaks

AudioPrint™

Voice + Device Signatures
Proprietary & Irreversible

Illuma Shield™

Core Authentication Engine
Scalable & Secure

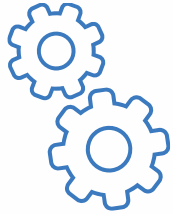
Authentication Decision

Sent to Agent

Phone Call Never Goes To Cloud

Illuma Shield™

Key Differentiators



Simple Deployment

- Low effort onboarding process



Secure Personal Information

- Phone call never goes to cloud

Illuma Shield™ Value Proposition



Improve User Experience

- No PINS, passwords, or Q&A
- Actionless & passive enrollment and verification



Enhance Security

- Robust to caller ID spoofing and stolen credentials
- Phone call never goes to cloud



Reduce Costs

- Authentication as a Service minimizes CAPEX
- 30s-90s reduction in Average Handle Time



ILLUMA LABS

<http://www.cunastrategicservices.com/illumalabs>