Sell Digital Goods with Confidence
Digital Goods - Hardest to sell, impossible to grow

High Fraud Pressure → Excessive Declines Manual Reviews → Terrible CX Very high Costs

Risk

Card Not present

Digital goods
OTAs, Digital Gift cards, Games, Tickets

Card present

Digital goods
apps, songs, movies

Online / Tangible goods
Books, gadgets, cloths, ...

In-Store / Tangible goods
Book, shoes, cars, ...

www.nsureai.com
World's first Chargeback Guarantee for Scalable Fraud

Type of Platform

- Chargeback Guarantee
- Transaction Risk Scoring
- General Risk Platforms

Risk

- eCommerce (books, gadgets, Clothes)
- Digital Goods, No resale (Apps, Songs, Movies)
- Digital Goods, resale, Fraudster Attractive (OTAs, Digital Gift cards, Games, Tickets)
nSure.ai envisions that:

Digital Goods will be sold like any other product by disrupting the multidimensional inefficiency
Huge Opportunity, Disruptive Technology

$10B++
Total Addressable Market

nSure.ai

Lower costs
80%

CX Improvement
90%
(Less False decline)
The Opportunity
Digital Goods - Surprisingly Large and Fast Growing

TOTAL ONLINE TRANSACTION VOLUME: $4.4T

TOTAL DIGITAL GOODS VOLUME: ~$1T

CAGR: 17%
Digital Goods

- **Travel (OTAs) + Airlines**: ~$600B
- **Digital Gift Cards**: ~$150B
- **Games**: ~$100B
- **Event Tickets**: ~$60B
- **Consumer Fintech, Wallets, Neo Banks, BNPL**: *Physical goods delivered in under an hour*
The Tech & Edge
Experts of our domain, we know what data to select and how to make the most of it.

Our dedication virtual goods and our knowledge of this domain starting @ zeek with a total of 6 years experience of fighting fraud in virtual goods.

**Data**
- Transaction Data
- Behavioural Data
- Data Enrichment

**Data Processing & Decision**

**nSure.ai Risk Model**

- Feedback to Model - We learn from Every decision
  - Early 2017: 84% Approved
  - Mid 2018: 98%

**SoftApproval™ for suspected transactions**

SoftApproval™ provides for customer interaction and intent detection, post transaction thus allowing for a higher approval rate and an accurate feedback loop.

**StingBack™ for Reducing Fraud Pressure**

Without fighting fraud pressure actively, gray area remains large and "noisy". StingBack™ de-centivises fraudsters from ever returning.
Benchmarking Performance (nSure.ai vs. leading Competitor):
- Performance measured by balancing Chargeback vs. Excessive Declines
- When Competitor tuned to Chargeback rate of 0.5% (nSure/s performance) - Excessive declines go up to 9%-10%
- nSure's performance reduces this decline rate by 90%! To 0.88%

<table>
<thead>
<tr>
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<th>Competitor</th>
<th>nSure.ai</th>
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<tbody>
<tr>
<td>Approved (correctly) -</td>
<td>95.72%</td>
<td>97.91%</td>
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<tr>
<td>True Negative</td>
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<tr>
<td>Excessive Declines -</td>
<td>2.71%</td>
<td>0.88%</td>
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<tr>
<td>False Positive</td>
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<tr>
<td>Chargeback - False</td>
<td>0.81%</td>
<td>0.51%</td>
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<tr>
<td>Negative</td>
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<tr>
<td>Declined (correctly) -</td>
<td>0.79%</td>
<td>0.71%</td>
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<tr>
<td>True Positive</td>
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Reducing Fraud Pressure
- Took 1.5 years fighting fraud pressure to come down from 5% fraud to 1% allowing declines to go down from 11% to 2%

Model Performance by Month
- Fraud %
- Declined %

www.nsureai.com
The Company & Team
Company Overview

Technology

- In production for the last 6 years demonstrating improved results month over month, securing over $100M per year with hundreds of retailers
- Patent Pending SoftApproval™ processes

Investors

- Seed round by Kamet / AXA Insurance
- Extended to $6.8M in total by DisruptiveAI, Phoenix, Moneta and private investors

nSure.ai

- Established March 2019 with the goal to disrupt the online fraud prevention market
- Starting with the most fraudster attractive products, nSure aims to reduce fraud costs by 90%

www.nsureai.com
Team

Alex Zeltcer - CEO
- Former GM @ Zeek
- Former CEO @ Artizone, an online retailer and farmer’s market selling to communities in Dallas, Chicago and Denver
- Former CEO @ SmarTeam (a Dassault Systemes company) – driving sales from $30M to $100M across a range of industries

Ziv Isaiah - CTO
- Former Founder & CTO @ Zeek – largest European Gift Card Mall; Growing Digital gift cards to over $100M/year within 3 years
- Former CTO @ Ginger – a Pioneer of AI Based Natural Language Understanding acquired by Intel

Directors
Gadi Tirosh (DisruptiveAI), formerly at JVP, chairman @ CyberArk
Noam Inbar (Phoenix), formerly VP of Strategy @ Forter
Michael Niddam (Kamet) - formerly at BCG

Jonathan Weiner - Advisor
Jonthan is founder of Money 20/20 and a veteran of the prepaid world. Founded and sold TXVia to Google, becoming Google's wallet. Currently a partner at Oak HC/FT

AI team
An A Team of engineers that lives and breathes Fraud protection models, most together for over 5 years

www.nsureai.com
Growth to date
nSure.ai - Actual Performance to date

Revenues

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<th>Revenues</th>
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<tr>
<td>Q1-20</td>
<td>$14.5</td>
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<td>Q2-20</td>
<td>$24.7</td>
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<td>Q4-20</td>
<td>$59.2</td>
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<tr>
<td>Q1-21</td>
<td>$87.3</td>
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Thank you!

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