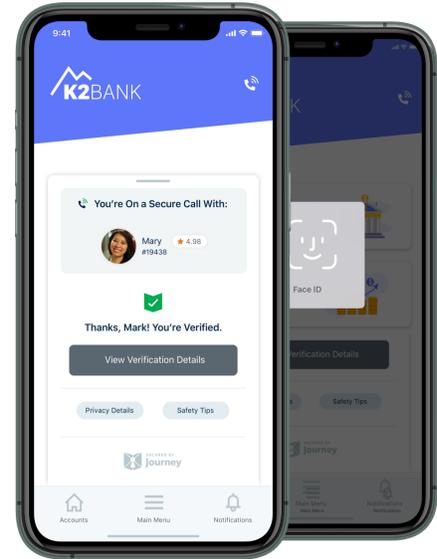


Solution Overview

In order to have security, you must have verified identity. Enterprises spend billions per year on data security, yet still the headlines are dominated by stories of breaches of millions of customer records on a regular basis. Creating stronger security has historically meant a negative impact on customer experience, as identity verification is time-consuming, often annoying, and costly for the enterprise. Sadly, all that friction on the customer experience still doesn't offer very effective security. Millions of customer records are stolen each quarter, despite the efforts of risk and security protocols in place today.



Security, Privacy, and Customer Experience with No Tradeoffs

Journey's mission is to help enterprises transform the customer relationship based on verified identity as the root of trust. To do that, we have fundamentally addressed the challenge of digital identity as an entire system, from the network up and from the device in the consumer's hand to the customer-facing employee at the enterprise.

Journey's Zero Knowledge Network and ecosystem of identity and transaction partners supports the entire customer journey in a privacy-preserving and ultra-secure fashion - from elegant and fast onboarding through every interaction and transaction throughout the customer's digital and in-person relationship with the business. With Journey, trusted identity is established to a very high degree of confidence (up to 1:1 billion) in mere seconds, enabling benefits for enterprises and customers alike.

The Power of Zero Knowledge

The Journey Identity Platform is an innovative and flexible approach to connecting the enterprise to their customers via the enterprise's existing mobile app and our patent-pending Zero Knowledge Network. Sensitive information is individually encrypted on the user's phone and travels across our Zero Knowledge Network to handle a wide range of functions including:

- Identity verification and authentication
- Onboarding
- Payment processing
- Document verification (driver's license, passport, medical license, etc)
- Document signing, and more,
-

Journey's security model prohibits Journey or any unauthorized entity having access to the information. The requesting business can choose to only see the result of the query, such as a Social Security Number pass/fail or a successful credit card transaction, without exposing the information to the contact center agents or infrastructure.

There are endless use cases and applications for an enterprise to verify the true identity of a customer, without revealing sensitive personal information. Because Journey's Trusted Identity Platform and Zero Knowledge Network is ideal for voice interactions, one of the most popular use cases is in the contact center, which is arguably the most vulnerable part of an enterprise for fraud attacks because physical security measures like chips on credit cards have made in-person scams more difficult. This shift has driven fraudsters to ramp up attacks on contact centers.

Business Value

By dynamically applying the identity solution that fits the need, enterprises can scale up or down the level of security based on the type of transaction, by easily adding or removing an identity service as needed. Because most commercial and home-grown security solutions can be connected to Journey's platform, the enterprise can protect existing investments while significantly improving the security, privacy and customer experience of verifying customer identity.



Time is Money

Verifying and authenticating a customer in a contact center using today's methodologies typically takes about 60-90 seconds, but can take as long as 2 ½ minutes. Customers are frustrated by being asked for multiple pieces of data and often stymied by obscure security questions. And the irritation grows if they have to repeat any part of this information with another agent after a transfer.

Journey's solution collapses this verification time to seconds, saving the contact center time while increasing customer satisfaction. This also retains a Trusted Identity certificate through transfers, vastly reducing the friction that so many customers endure, and vastly improving costs and operational complexity for the enterprise.



Enables Flexible Business Models

Dialing security up or down depending on the use case provides enterprises with the ability to easily deploy step-up authentication for a situation that requires additional levels of confidence. Because of the ease of integration of Journey's solution, enterprises can retain their current investments in identity solutions, simply by connecting them to Journey's platform.

Also, with the privacy-preserving zero knowledge proofs and the seamless agent-to-agent transfer of trust, business models like work at home agents become much more secure. No private customer information will be visible, and the customer's attestations of identity travel with them between transfers, which occur in up to 70% of calls in some contact centers.



Enterprise Future-Proofs Compliance and Fraud Prevention

Journey's Zero Knowledge digital identity solution addresses both industry standards and personal privacy legislation (PCI DSS, GDPR, CCPA, etc.) today and in the future while meeting the exacting standards of highly regulated industries like finance, healthcare, and travel. Beyond compliance, of course, is the enormous risk

of storing and protecting sensitive information against fraud. Journey's solution can address all of these concerns.

Security attacks like "Man in the middle" are thwarted, because encryption keys are not exchanged. Despite Journey not having keys to decrypt any information, regulatory compliance is maintained even when an enterprise chooses not to store a customer's personal information through an elegant application of a cutting edge cryptographic process known as proxy re-encryption.

Dozens of Use Cases and Scenarios

Journey is ideal for the contact center and in-person interactions, but is so effective and flexible that it can be deployed to meet a huge array of business needs. It has clear benefits in the contact center for both inbound calls, outbound campaigns, and authentication in chat sessions online. It can also be easily configured to prove the identity of a customer in-person or in many omni-channel scenarios.

At Journey, we believe show beats tell. Reach out to us on our website below to learn more and request a demo.

For more information, please visit us at <https://journey.ai>
