



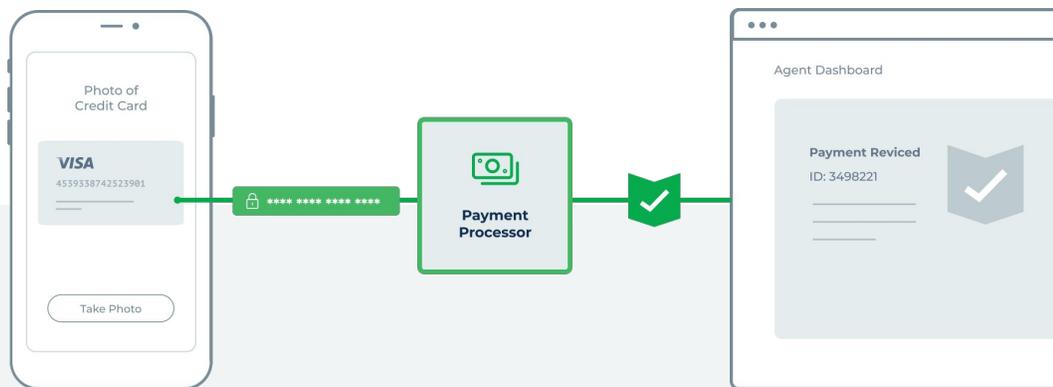
Identity-Centered Payments and Transactions

Journey secures payments and many other transactions by offering low friction, high veracity identity to reduce fraud and simplify the customer experience.

Elevating Payments From a Must Do to a Great Customer Experience

With our patented Zero Knowledge network, Journey can help businesses with faster, regulatory compliant, and secure payments and transactions. Journey's unique network and platform approach enables powerful sensors on mobile devices and computers to tie identity to hundreds of types of transactions, from credit card or ACH payments to contract signatures with live agents or in an IVR or IVA.

Journey's cryptography and network design also takes the contact center out of the scope of compliance and removes sensitive PII from an agent desktop. It's also simple to deploy and is agnostic to contact center and 3rd party processors.



Credit Card details are securely encrypted and transmitted to the payment processor

Agent is never exposed to credit card details. They only see that the payment was successful.



Tie Identity to Transactions

Journey enables a wide variety of authentication techniques, like biometrics, proving caller identity in seconds, automatically resulting in better security.



Secure and Privacy-Preserving

Journey uses a purpose built, patented identity network to encrypt and verify customer data without showing it to the agent.



Award-Winning Customer Experience

Make each experience with your customers sleek and productive using the powerful sensors on smartphones and laptops.



Easy Integration, Scalable, and Flexible

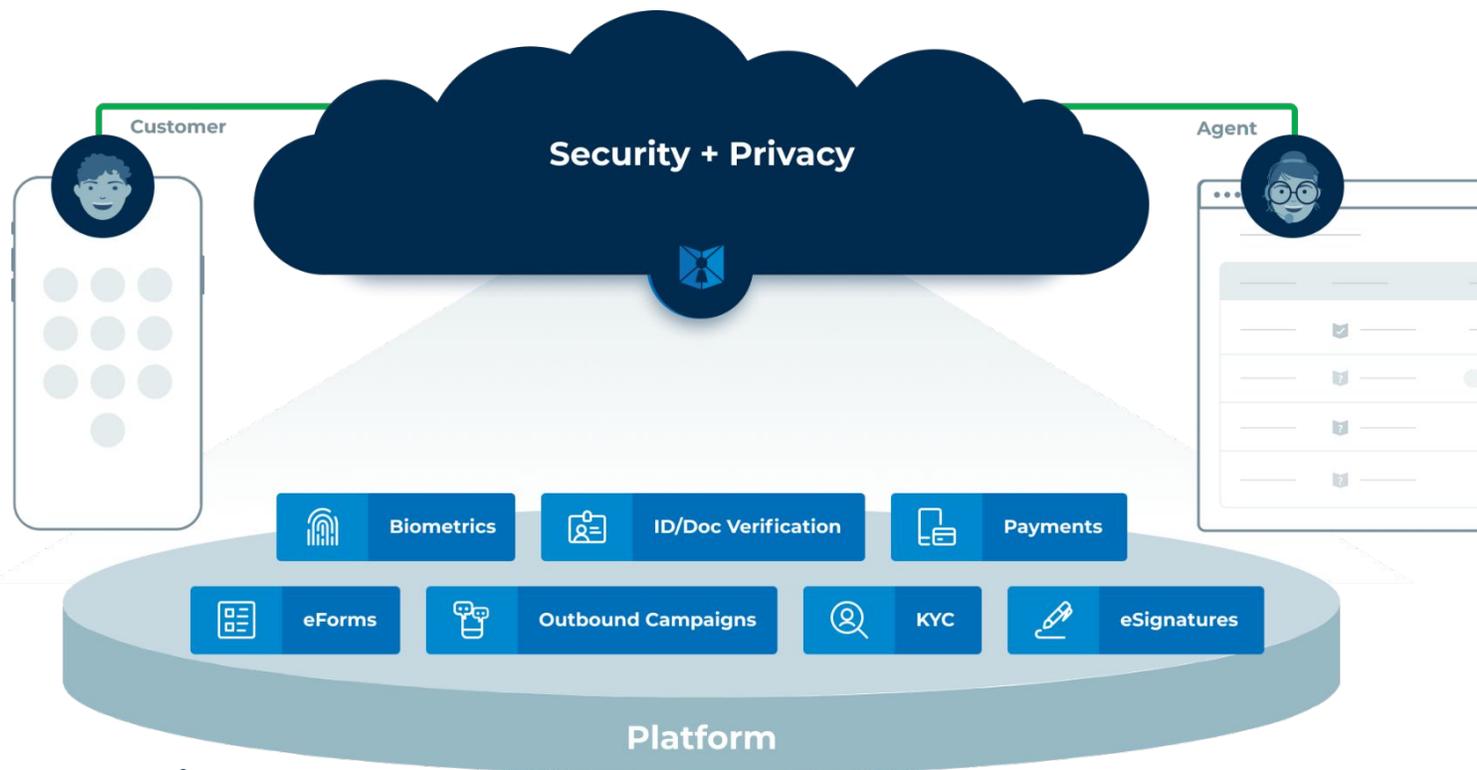
Flexible platform that can easily integrate with existing authentication, payment, signature or other tools or enable easy access to cutting edge technologies like facial biometrics.

Journey's patented and award-winning Zero Knowledge Network™

The first solution of its kind in the market. This is not a slight improvement on previous authentication or payment tools; it's a wholly new approach to identity proofing and creating an amazing experience for customers.

Foundations of Journey's Authentication

- Identity platform enables wide variety of authentication + transaction options
- Leverages the power of smartphone and laptop sensors
- eForms capture additional info
- Data encrypted, verified, but not revealed
- Same experience across all touchpoints



Key Benefits

Customer

- Authenticate and transact in seconds with no passwords
- Sensitive information is encrypted, verified, but never shown to the agent
- Privacy preserving data exchange means that no one, including Journey, can see their data in transit
- Identity proof travels across transfers

Agent

- Remove all sensitive customer data from the agent screen, making it safe for all agents working remotely
- Enable faster customer service, fewer steps, and reduce human error
- Happier customers equal happier agents

Contact Center Leaders

- Drive huge productivity gains by making authentication and transactions process fast and painless
- Remain compliant with all privacy and security regulations
- Protect and defend your contact center against all common fraud types - ATO, synthetic fraud, social engineering, insider attacks

Risk, Compliance, and Security Teams

- Zero Knowledge and Zero Trust are foundational elements of Journey's platform and network approach
- Data is individually encrypted and ephemeral, completely changing hacker economics
- Vastly reduce the scope of compliance by taking the entire contact center tech stack out of scope