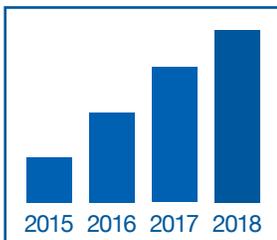
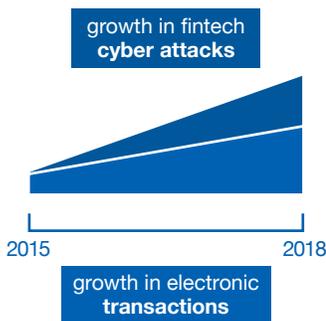


Fintech firms today are becoming some of the most sought-after targets for cybercriminals and would-be hackers.



\$2.1 trillion by 2019

The expected global cost of cybercrime – nearly **quadrupling** since 2015.



Cyber attacks on fintech companies

are growing at a rate

50% faster

than growth in electronic transactions.

This is because personal financial data are some of the most valuable digital assets to cyber criminals. Credit card, banking, and other Personally Identifiable Information (PII) that fintech companies possess are all fair game to hackers.

Enter CyberloQ, a purpose-built technology solution that's both effective – and easy to use – that can help fintech companies of all sizes and customer types keep private financial data in (and hackers out).

The CyberloQ cybersecurity solution for data protection provides a critical defense for fintech companies' data assets, as well as customers' PII.

Utilized as stand alone, or a white-label solution layered under your fintech software, CyberloQ adds additional security for your customers, and also value to your solution.

Secure Authentication



Advanced Credit Technologies' patent-pending CyberloQ™ technology can be a critical tool in helping fintech companies protect their customer's personal

and transactional data. In the event of a breach, CyberloQ uses Multi-Factor Authentication (MFA) to pro-actively ensure that only authorized users, on approved devices, and within designated locations can access your users' financial PII.

Iron Clad Security

CyberloQ is constantly developing future enhancements to create additional layers of security to our current MFA solution. This includes incorporating innovative technologies – like biometrics – to provide iron-clad security to any fintech company or organization we partner with.

With CyberloQ's MFA technology, fintech companies can be better equipped to comply with emerging global regulatory and Know Your Customer (KYC) standards. We'll help ensure that any personal financial or transactional data can't be accessed from unauthorized locations, unapproved devices, or unauthorized personnel.

Records are also readily available in the event of potential audits or requests for information from agencies like the Security and Exchange Commission (SEC), Consumer Financial Protection Bureau (CFPB), or Office of the Comptroller of Currency (OCC).

CyberloQ™ technology is rooted in providing both domestic and international cybersecurity services to the Government for over 30 years. CyberloQ™ technology is a custom-built, proactive, real-time solution for identity governance, and to protect fintech users' personal, financial, and transactional data from cyber crime and hacking. And most importantly, the CyberloQ™ solution is focused on protecting any fintech firm's information assets – and its brand identity.

Surveillance Perimeter



Data protected by CyberloQ is accessible only to employees, financial organizations, or customers who have registered with the fintech company's

CyberloQ enabled database – such as Active Directory or LDAP.

CyberloQ enabled client accounts remain “inactive” until users verify themselves with a mobile device, smartphone, laptop, or tablet – in combination with – a PIN to access protected data. This MFA authentication credential model creates a strong perimeter around any financial data or PII.

Fintechs also use CyberloQ's administrator-defined geofencing capability to ensure that the user or device is within a certain geographical perimeter prior to granting any access. This location can be as large as a city or – using physical beacons – as small as a room providing the ultimate perimeter surveillance scalability. If the perimeter of the geofence is breached, the account (and all access to it) is automatically disabled.

Global View Console

Featuring comprehensive details and reporting for each information activation across users, devices, and locations.

- **GPS and Location Reports**
- **User Tracking Reports**
- **History Reports**
- **Activation Calendar**
- **Activation Map**



Mobile App
Supports GPS and
Location Permissions