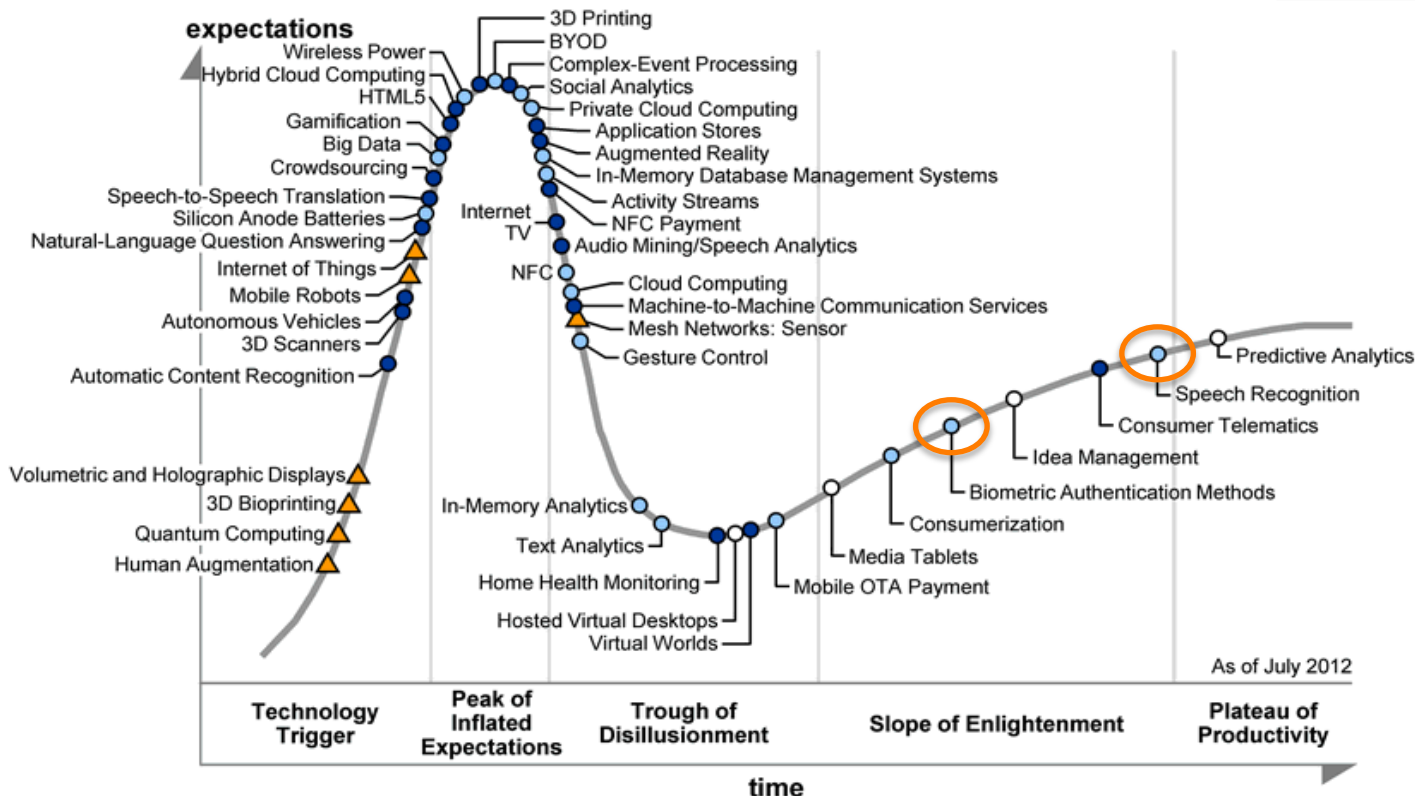


Voice Biometrics Conference – San Francisco

“The Big Picture Keeps Getting Bigger”

By Dan Miller
Senior Analyst & Founder
Opus Research

Sign of Maturity



Plateau will be reached in:

- less than 2 years
- 2 to 5 years
- 5 to 10 years
- ▲ more than 10 years
- ⊗ obsolete before plateau

Moving up Gartner's "Slope of Enlightenment"

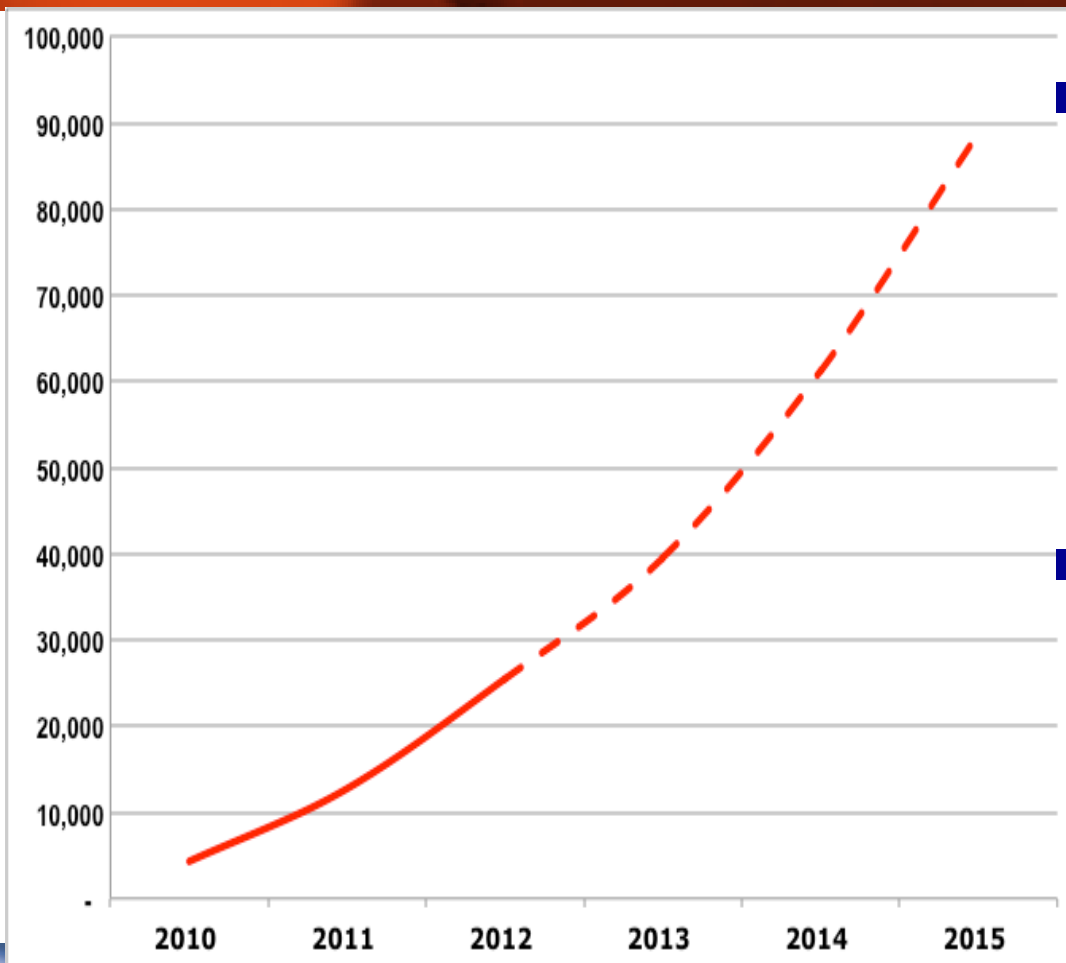
"Hype Cycle for Emerging Technologies" (2012)

Rising Awareness



- Highly regarded
 - Preferred over PINs
 - Called "strong and convenient"
 - Users ready for change
- Lightly used
 - Only 11% have used it
 - Poised to grow with mobile apps

Enrollee Census & Forecast 1,000s



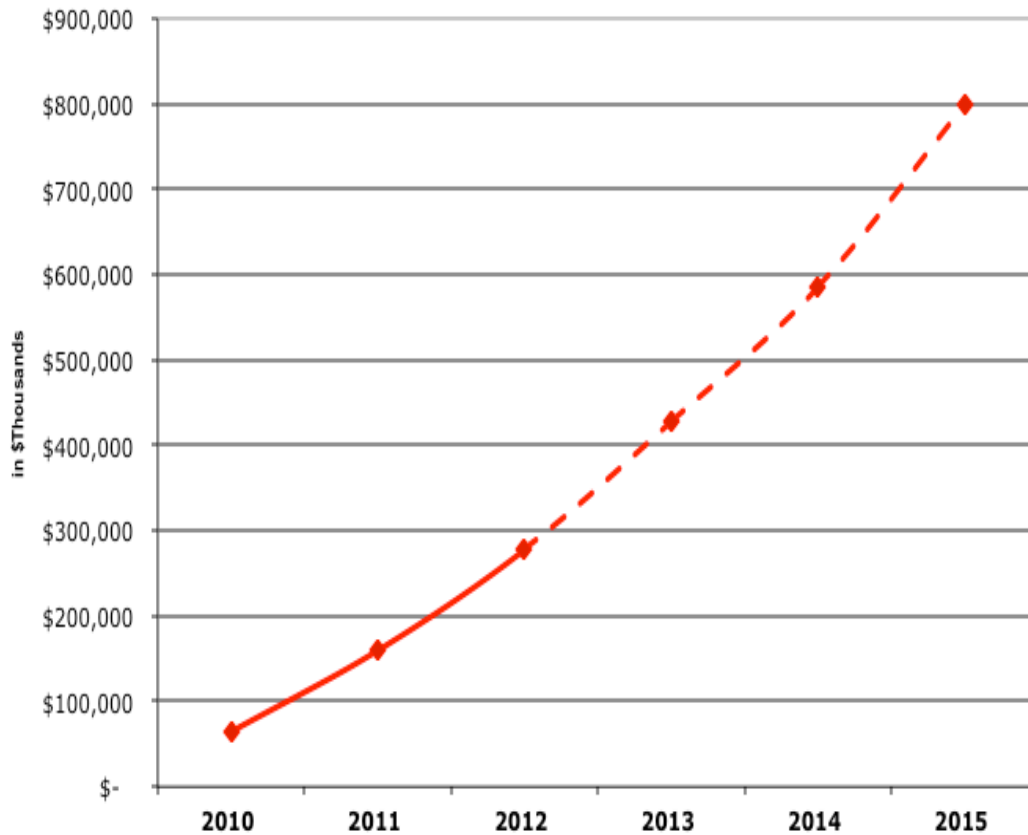
■ Accelerants

- Proving it can scale
- FinServ and Telcom
- eGovernment (soon)

■ Multipliers

- Passive enrollments
- Black lists
- Embedded

Revenues will follow



■ Licenses

- Per server
- Per protected user
- Per device

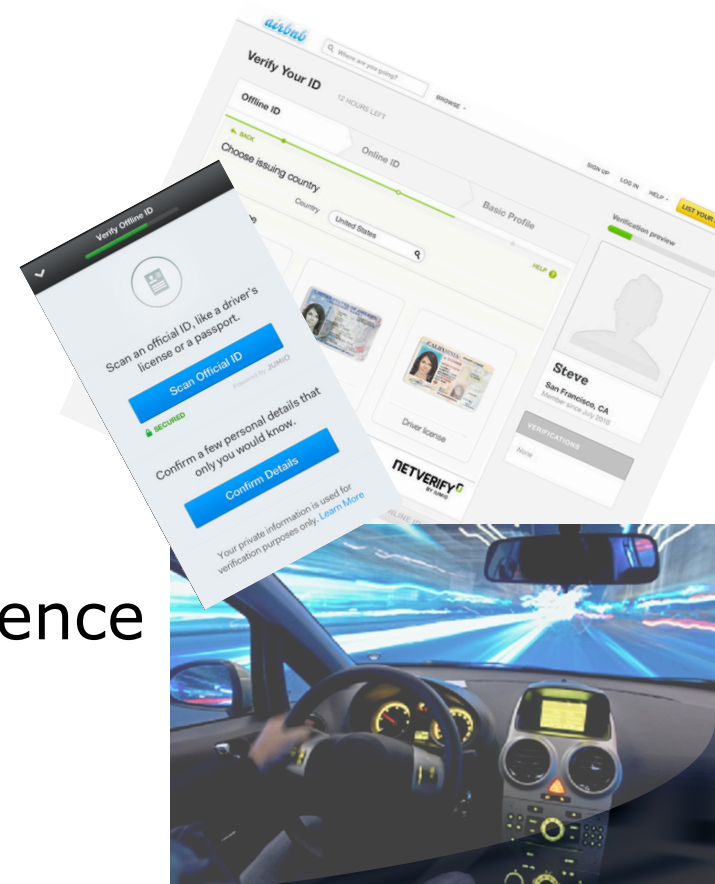
■ Activity-based

- Per auth
- Minutes of use

■ Professional Services

Themes of VBC-San Francisco

- Solutions to real problems
 - Password replacement
 - Fraud detection and loss prevention
 - Mobile security and personalization
- Applying relevant business rules
 - Risk aware
 - “Passive” and in back office
- Concentrating on customer experience
 - Customer care
 - Enterprise mobile strategies
 - Connected home, auto



How you can participate

■ Don't be shy

- Ask questions
- Take advantage of networking
- Share your experiences

Build the vision

- Multi-factor authentication
- Simple, secure interactions and transactions
- Passive fraud prevention



Thanks



Dan Miller

dmiller@opusresearch.net