



✓ **YourID**

Trusted Identity Platform

**One ID For Every Situation**

**For full ID management  
and online access without  
usernames and passwords.**

**Using the best and safest  
technologies available and giving  
online users full control,  
maximum privacy and the  
most secure connection.**

*YourID – November 2020 - Confidential*

# YourID – Trusted Identity Platform



## The Problem

Online users nowadays don't have control anymore over their identity. In addition, due to the variety of technologies and access systems used, online life has become increasingly unsecure.

Unauthorized access, privacy breaches, identity fraud and data breaches, have resulted in a growing inconvenience in the way that we access and use the Internet.

Furthermore, online users don't have a clear overview of what information they share with who and they are unable to easily revoke consent.



## The Need

Moreover, there is no adoption and no cross-industry collaboration where parties in all verticals collaborate on a global basis.

A worldwide collaboration where all parties in all online industries and the technology sector collaborate to offer a single solution for the user to manage their identity.

Further encouraged by recent and upcoming legislation (GDPR, KYC, PSD2, etc.), this has resulted in the need for a globally operating, user-centric identity platform.

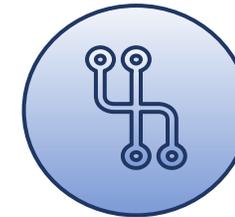


## The Solution

YourID is the world's first trusted identity platform that offers consumers, governments & businesses a single, convenient, re-usable and highly secure identity solution.

Users can reliably confirm their identity across a range of services & websites/platforms using a single biometric credential, with minimum friction and maximum control over their private information.

YourID eliminates the need to remember usernames and passwords and can be used everywhere online, after a simple one-time enrolment.



## Differentiators

Cross-Industry Collaboration:  
Many websites/platforms collaborate in YourID and offer it to their users, thereby solving the adoption problem.

Technology Agnostic:  
Only use of already proven, best-of-breed technology.

Shared Cost:  
Enabling savings up to 95% of costs of Identity and Access Management (IAM).

Data Enrichment Through User Consent.  
Users can *choose* to share (part of) their data and receive benefits in return.



## Business model

YourID's solution is based on the wishes and requirements of many globally leading websites and platforms. Therefore, the potential of YourID is enormous. The smallest platform interested in YourID's solution has 182M users (eBay).

The participating platforms and websites will offer YourID's app for free to their customers, realizing **fast and significant user adoption**.

Revenues will be generated by a royalty agreement of EUR 0,50 net per user per year for the duration of 20 years

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# Introduction

One of the main benefits that websites/platforms enjoy when they participate in YourID, is a massive cost saving for Identity and Access Management (IAM). Another key benefit is that they can offer a smooth user experience and the most secure connection, while respecting user privacy. These are the main reasons why websites and platforms are interested in YourID's solution.

YourID is the world's first **user-centric identity platform**. Users will no longer face a confusing array of authentication mechanisms because they will have access to a single, convenient, highly secure identity solution. YourID eliminates the need to have a different app for each online access situation and the need to leave ID information at many different places, that usually results in increased risk for ID fraud. YourID's platform will offer strong incentives for governments, businesses and consumers who finally have access to a reliable, secure, and convenient digital identity.

YourID's platform is built around the user and incredibly versatile, empowering users around the globe with control over their personal data while enabling password-less authentication online and frictionless authorization in physical spaces. It can hold passports, driver's licenses and other documents and supports multiple biometric modalities to suit a user's preferences and it offers a scalable platform with the highest level of security and protection.

As a result, the use cases for YourID are wide-ranging. Any time a relying party (website, company, public organization, etc.) needs to verify a user's identity, YourID is the fast, safe and trusted option for physical and digital access, signing digital transactions, and proof-of-life. In a broad sense, the features of YourID can be summarized as digital access, physical access, and user identification. In addition, YourID boasts a comprehensive arsenal of *business identification applications*.

As acceptance for YourID grows and the connected world continues to evolve, more use cases will emerge for YourID's trusted identity platform. Public transportation access, entertainment venue access and VIP services, government e-services and national ID, vehicle access, and smart city infrastructure are obvious areas where YourID can create trusted bonds between service providers and users everywhere in the coming years.

# Investment Considerations

Starting in January 2019, through WOW Services B.V. (“**WOW**”, a Dutch limited company), YourID’s founders have created and developed YourID. On November 1<sup>st</sup> 2020, WOW has sold all Intellectual Property (“**IP**”) associated with YourID to Stichting YourID, the Dutch foundation (established in May 2019) that now owns the IP. The IP has been registered on October 27<sup>th</sup> 2020 in the i-Depot of the BOIP (Benelux Office for Intellectual Property) under number 128445.

Following the IP Sale Agreement between WOW and Stichting YourID, Stichting YourID will pay a royalty fee of EUR 0,50 net per user per year to WOW for the duration of 20 years. Although the revenue potential is enormous because of the size of the platforms and websites that have shown interest in YourID’s solution, this royalty fee is considered market-conform because of the high risk that the founders took when they started YourID in January 2019.

The 4 founders left behind well-paid jobs in the digital identity industry because - based on their ample experience - they saw a unique opportunity to create a disruptive, user-centric identity platform and invested themselves around EUR 500.000 since January 2019. In addition, an Angel investor has invested EUR 150.000 in YourID in December 2019 for a 10% stake. The total investment of EUR 650.000 has been spent primarily on market research, technology research and preparations for worldwide launch.

The current phase could be described as “medium/low risk”. The investment of **EUR 250.000** that YourID needs to comfortably finish all preparations over the next 12 months, will be compensated with a **10% right on the future royalties**. The only limited risk in the present stage is that most of the leading websites and platforms with who YourID has communicated over the past 2 years would unexpectedly decide not to participate in YourID with a donation. The potential participation of these leading websites and platforms with a donation would cover the investment needed for market launch, technological realisation of the platform and annual operational cost. However, in the unlikely event that no donations would be obtained from them, there are still various alternative ways to obtain the funds that are needed to finance the technology development and market launch.

# YourID's opportunity arises through challenges related to the lack of an independent governing body.



## Identity theft & fraud

Fastest-growing type of cyber-crime. All signs indicate that **2020** will see a further increase, caused by Covid-19 and our increasingly online lives.



67m population

Identity fraud cases rose\* by 18% in 2019 (223,163) compared to 2018 and accounted for 61% of cases recorded to the National Fraud Database (NFD). \*



17m population

In 2019, ID fraud in the Netherlands affected 0,5% of the population, which is an increase of 25% compared to 2018 (0,4%). \*



328m population

In 2019 14,4 million consumers became victims of identity fraud (1 in 15 consumers). 33% of U.S. adults experienced identity theft, more than twice global average. \*

\* Sources (August 2020): Identityforce.com, CBS.nl, fraudscape.co.uk, cifax.org.uk; Jane Croft, Financial Times.; Keesing Technologies, Statista.com.



## Large scale data breaches

Decreasing levels of consumer trust and emotional and psychological problems.



Common access methods don't identify individuals.



People give their personal data to different third parties.



People don't use their credentials in a secure way.



## Online access inconvenience

Online development and localised solutions cause an ever-increasing number of access credentials.



30% of all support calls to call centres relate to password resets with an average cost of support per call of \$70.



The average person has 27 passwords to manage and has 7 password reset calls per year.



\$25 is the average cost of a tech support call (Average Password Reset is \$25/call).

Sources: scmagazineuk.com; Management Information; Intel Security; Meta GroupGartner; Forrester Research



## Lack of impartial umbrella body

There is no universal solution with one single app for all consumers and all online access situations.

The reason for this is that platforms/websites are not willing to give the control over their access protocol to a third party and depend on the third party's technology for their online clients to access their platform/website.

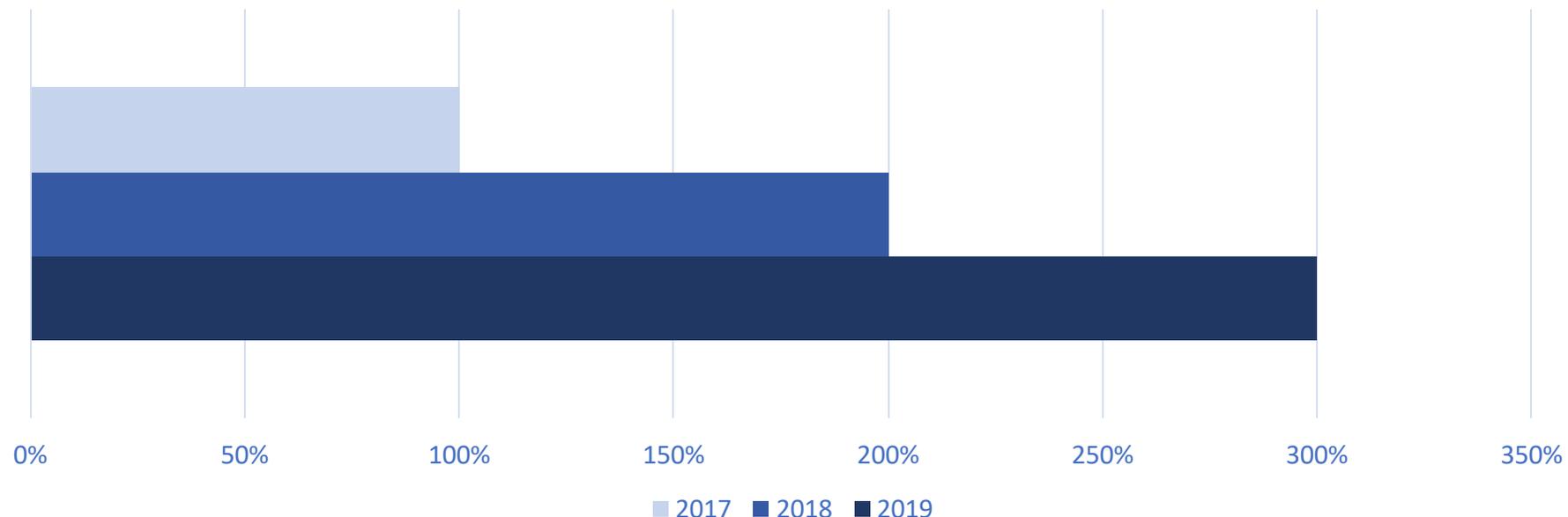
An independently supervised solution that is technology-agnostic and **controlled** by a wide variety of leading websites and platforms, solves this problem.

## Number of fraud cases increasing.

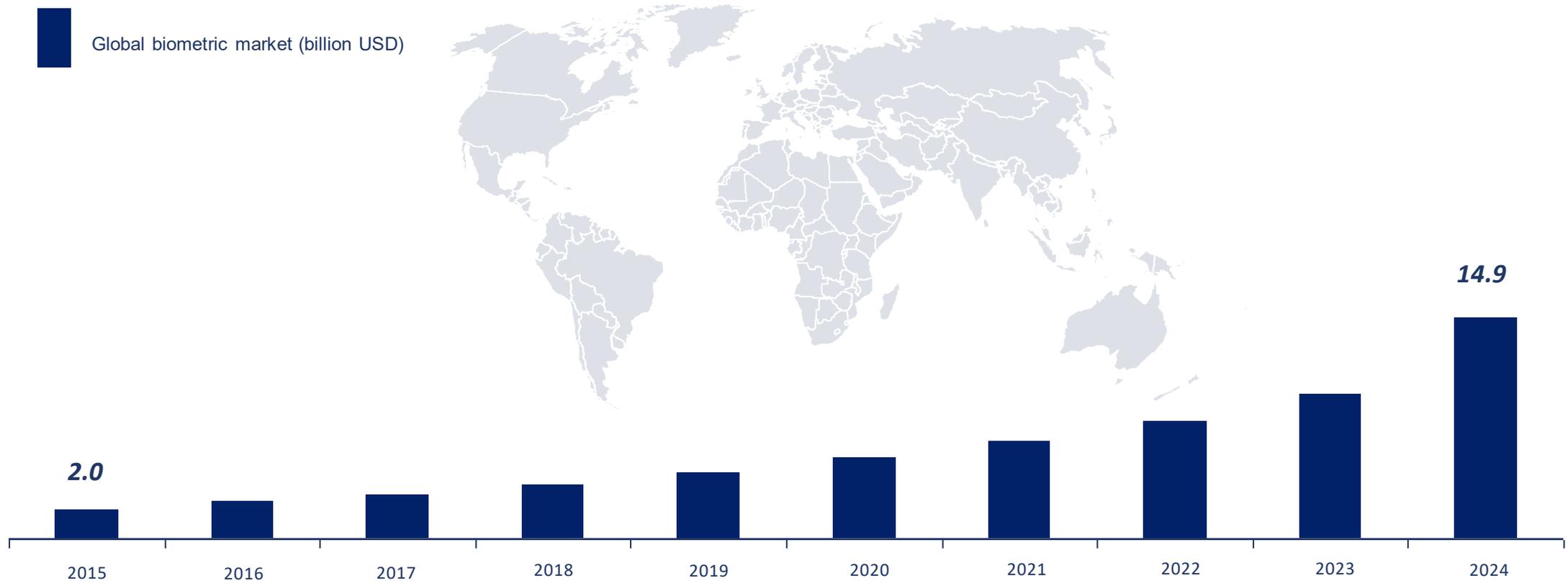
According to LexisNexis Risk Solutions' 2019 report [True Cost of Fraud](#), in the retail sector alone, fraud attempts have **tripled since 2017**. Meanwhile, a [TransUnion study](#) found that almost 50% of consumers were worried about being victims of fraud.

At the time of writing this document, data for 2020 are not available yet. However industry professionals expect a record increase in cases and costs related to ID theft and fraud. Now, more than ever, we need protection of our privacy and personal data, something that is getting more difficult every day. This is caused especially by the **recent Covid-19 pandemic**, that has increased the time that we spend our private and professional lives online. Because of our increasingly online lives, (online) fraud will reach epic heights.

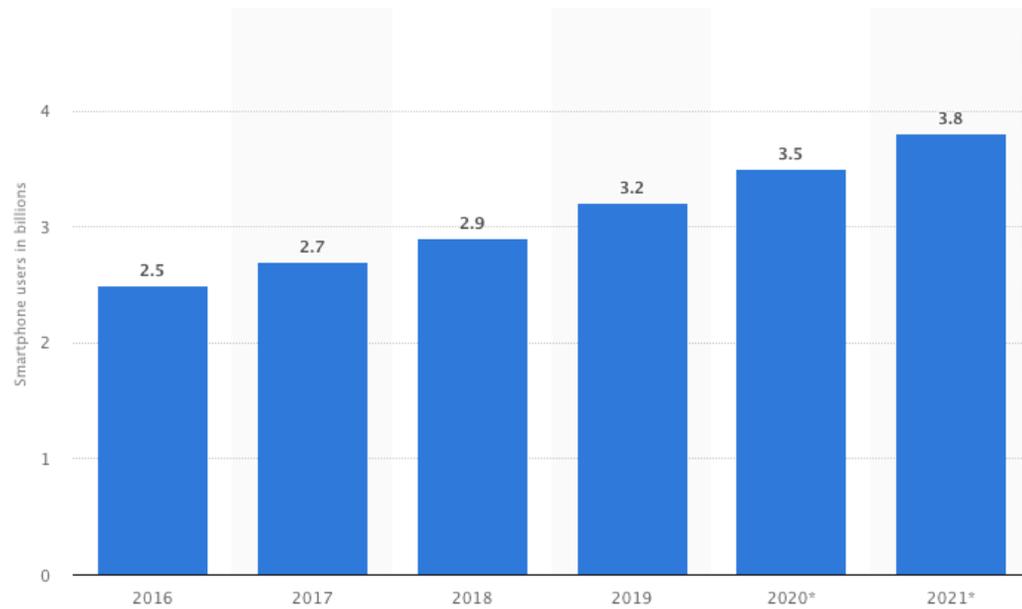
Sharp Increase Fraud Attempts (example shown: retail sector)



# Biometric Market is getting very significant.

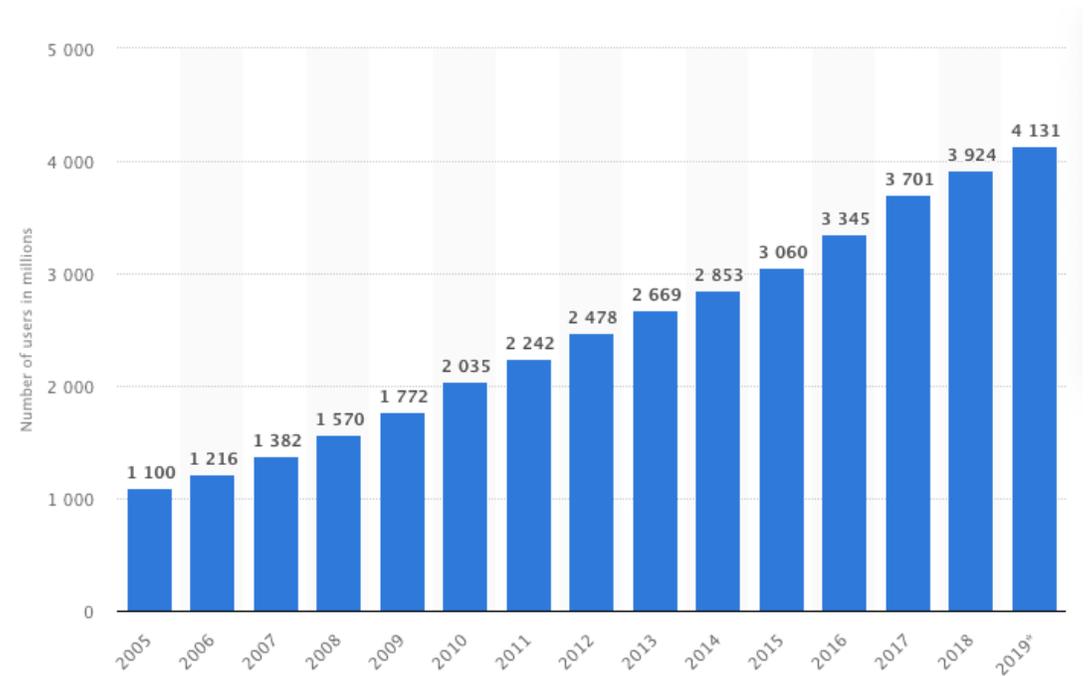


# Digital growth: every day it becomes more important that you can prove online who you are.



Growth Smartphone users worldwide 2016 - 2021 (billions)\*

\* Source <https://www.statista.com/statistics/330695/number-of-smartphone-users-worldwide/>

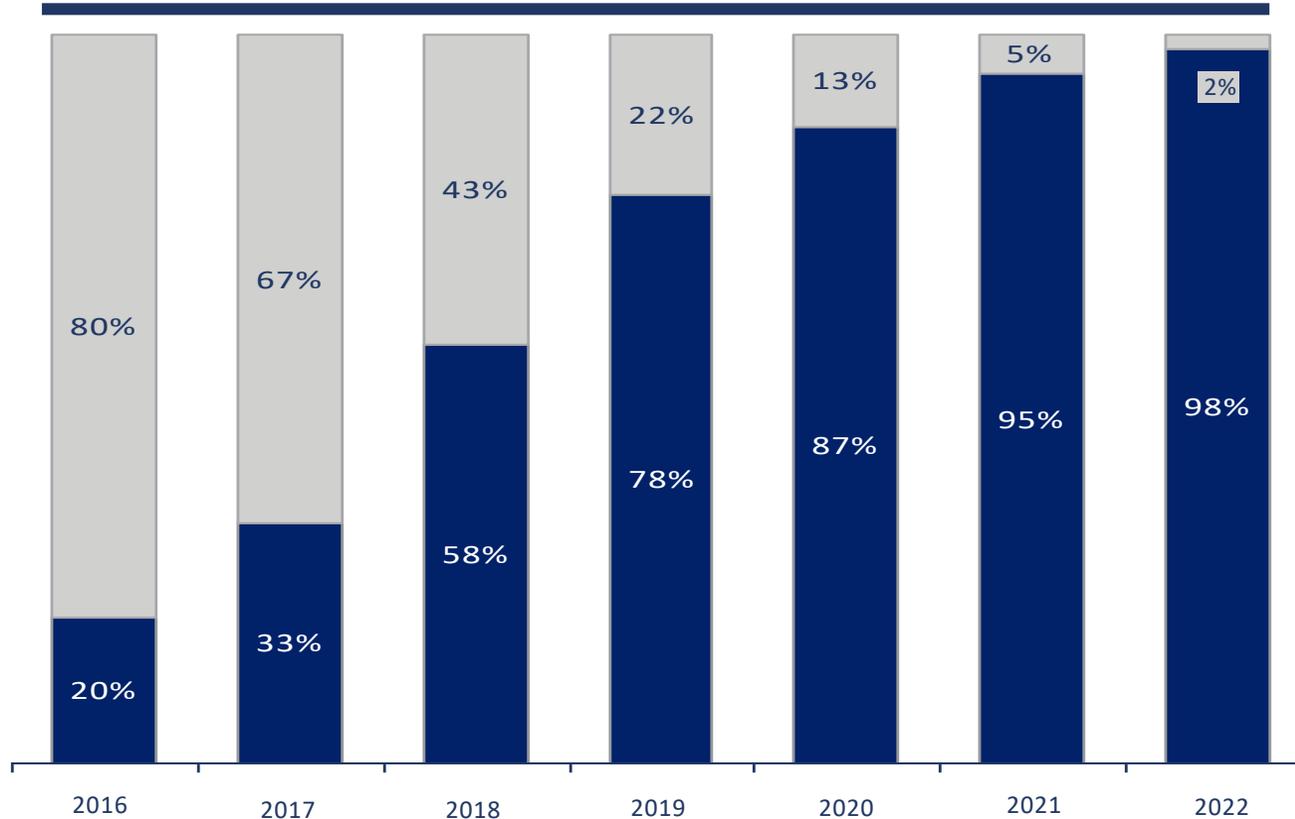


Growth internet users worldwide 2005 - 2019 (millions)\*\*

\*\* <https://www.statista.com/statistics/273018/number-of-internet-users-worldwide/>

# The penetration rate of 3rd party biometric SW/HW in smart devices is expected to be almost 100% in 2022.

Penetration rate of 3rd party biometric SW/HW in smart devices



- Smart Devices not using 3rd party biometric SW/HW
- Smart Devices using 3rd party biometric SW/HW

Note: 3rd party refers to devices implemented by third parties, not in-house.

Source: Acuity "The Global Biometrics and Mobility Report: The Convergence of Commerce and Privacy)

# Many potential applications, suitable for all markets.

**2021** →



## E-Commerce

- Protect clients against ID theft & fraud
- Eliminate lost sales due to password issues
- Offer clients the best User Experience ever
- Support businesses to be compliant with regulations
- Avoid users with multiple registrations
- Reduce cost for password resets and on-boarding clients



## Payment Methods & Service Providers

- Protect clients against ID theft & fraud
- Avoid hackers doing transactions
- Offer clients the best User Experience ever
- Support businesses to be compliant with regulations
- Reduce cost for password resets and on-boarding clients



## Loyalty

- Protect clients against ID theft & fraud
- Offer clients the best User Experience ever
- Avoid members having multiple accounts
- Avoid a member's card being used by another person
- Avoid fake accounts due to lack of "real person" verification



## Money Transfer

- Protect clients against ID theft & fraud
- Avoid hackers generating money transfers
- Avoid money laundering
- Support businesses to be compliant with regulations
- Offer clients the best User Experience ever
- Reduce cost for password resets and on-boarding clients



## (Online) Gaming

- Protect clients against ID theft & fraud
- Support businesses to be compliant with regulations
- Offer clients the best User Experience ever
- Reduce cost of players enrolment process
- Avoid lost sales due to passwords issues



## Platforms, Websites & Cloud

- Protect clients against ID theft & fraud
- Provide access to identified visitors only
- Offer clients the best User Experience ever
- Reduce cost for password resets and on-boarding clients

**2022 onwards** →



Private physical properties and locations



Insurance companies



Medical environments, hospitals, medical dossiers



Schools and other education facilities



Entertainment subscriptions: TV streaming, Netflix



Online Banking



Car rentals, booking, payment, check-in



Social security benefits, personal e-ID



Parcel delivery

Reduce cost by sharing platform cost with other parties

Increase revenue, recovering lost sales

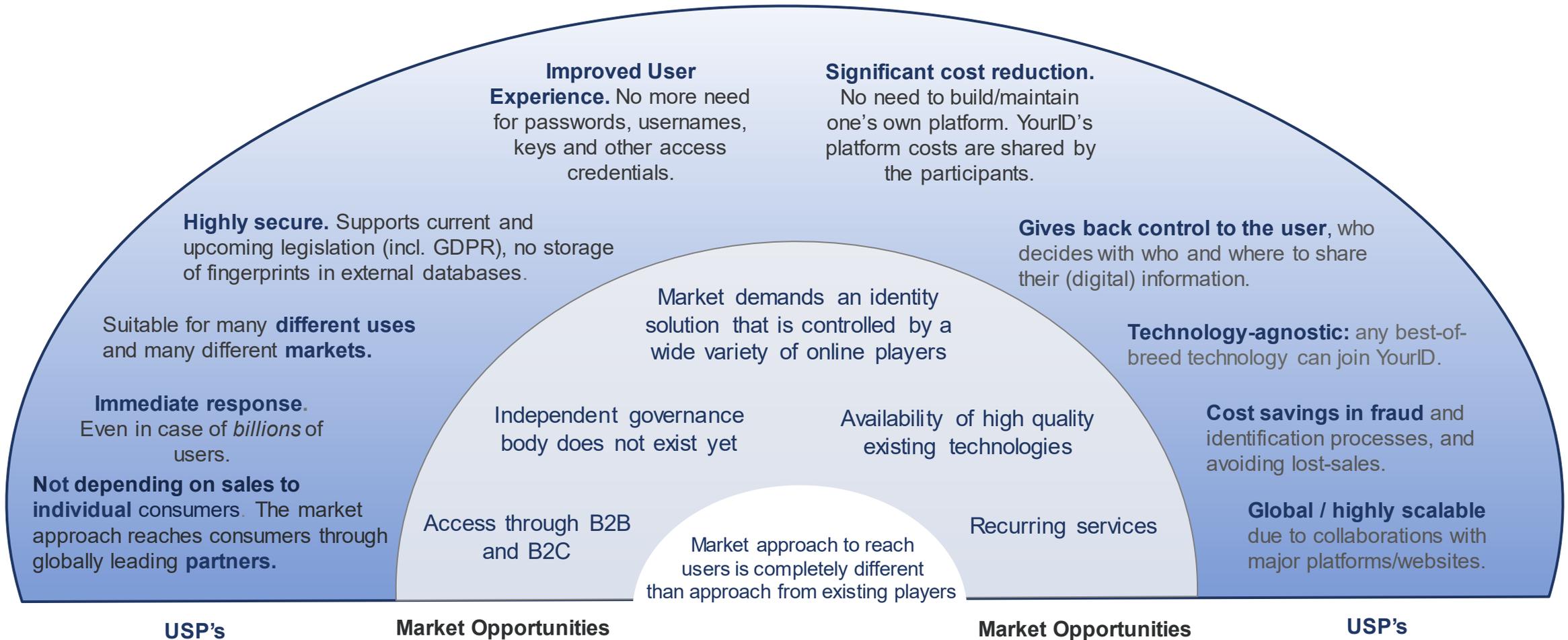
Reduce cost by removing password issues

Reduce cost by helping to be compliant with regulations / law

# Examples of YourID's applicability.



# USP's & Market Opportunities.



# 1. Cross-Industry Collaboration

YourID is built on 4 key success factors.

The first unique element of YourID is that it is a worldwide collaboration of many websites and platforms that will provide access without usernames and passwords, identify visitors and/or verify identities.

This cross-industry collaboration results in **2-way adoption**: First, **all participants in the online world can adopt it** as an access method. This is because YourID and its solution are not controlled by a technology company or a minority group of shareholders, but instead by an independent foundation that is controlled by 30 leading platforms/websites. Second, because the participating websites and platforms offer it to their (hundreds of millions of) clients, also **user adoption** is attained.

The participating websites and platforms come from a wide variety of industries, since YourID can be used by any sector or vertical, ranging from banking and e commerce to cloud services and online gambling, to name just a few.

YourID provides the representatives of 30 leading platforms/websites a seat in the board of the YourID foundation, thereby giving them full control of the platform. In addition, YourID is supervised by governmental and non-governmental organisations that represent the interests of consumers.

## 2. Technology Agnostic

The second key success factor is that YourID is not a Vendor of technology solutions. Instead, as an independent foundation, YourID can collaborate with any technology provider on a global scale, and this way build the platform and app with components from the best providers. In addition, YourID's trusted identity platform can adapt the technology to the wishes of the participating websites and platforms and adjust it to regional circumstances or legal requirements.

By working with the best-of-breed, already proven technology to support password-less access, identity verification & authentication and guarantee real visitors, YourID offers the best available technology in any given scenario, on a global basis.

Being technology-agnostic also enables YourID's platform to evolve over time as digital innovations continue to transform our digital culture. YourID can incorporate the best available technology at any given time, rather than being stuck with legacy technologies as they become redundant, making YourID a future-proof platform.

YourID's technological infrastructure is based on the concept of de-centralized or distributed identity, giving the user the power to control and protect their own personal information, which is one of the key elements of YourID's philosophy.

### 3. Shared Cost

Why should a website or platform pay for all the costs of an expensive Identity & Access Management system (IAM), while they can also join a cross-industry collaboration and share these costs, thereby **realising massive savings**?

YourID's third key success factor is that the costs related to Identity and Access Management are shared by the various websites and platforms that participate in YourID, making it **financially very attractive** for websites and platforms to join. In combination with YourID's technological infrastructure - that enables re-usable identity information - participating websites and platforms will reduce costs related to Identity and Access Management **up to 95%**, depending on the number of participants.

#### How this works

Let's assume that a user deploys YourID at 10 different online places, just to log in without usernames and passwords. The same user also deploys YourID at 5 other online places to log in with a verified identity. We assume that YourID's annual cost per user for password-less login is EUR 3 and that the additional annual cost per user for the verified identity service is EUR 2.

This works out as follows: 15 online places together share the cost of the basic service to enable users to log in without passwords and usernames. Since this costs EUR 3, the result is that the price per participant is EUR 0,20 per year. The participants that require the verified identity service on top, pay the additional cost of EUR 2 shared by the 5 of them, resulting in an extra annual cost of EUR 0,40 for the participants that requested the verified identity service. Therefore, those 5 participants each pay a total of EUR 0,60 per year. Compared to the costs for IAM that websites and platforms have when deploying their own system, this represents a **massive saving**.

## 4. Data Enrichment with User Consent

The fourth key success factor is that YourID makes it possible to enrich data based on consent given by the user. By asking users whether they want to share certain data in return for a benefit, it enables data enrichment through a direct relationship between companies and users.

This feature avoids the problems caused by the many rules, regulations and law enforcement policies that try to protect users through GDPR, CCPA and similar regulations, data management and the “right to be forgotten”.

With YourID, users have the choice to upload all kinds of information in their profile, like medical and financial information, hobbies and consumption preferences. With this optional feature, users can benefit from sharing their data with certain companies and receive discounts or other rewards from these companies. In YourID's app, users choose what parts of their profile information they wish to share with companies and they can also adjust these settings and revoke consent conveniently in the same app.

This data enrichment based on user consent also provides benefits to companies. It allows them to focus on users that have a high probability of being interested in their offers, resulting in a better User Experience.

Furthermore, this accurate client targeting also leads to increased efficiency in marketing communications and sales efforts.

## Cross-Industry Collaboration.

YourID is a collaboration of different stakeholders including technology suppliers, websites and platforms that need identified visitors and/or verified identities. Through a transparent foundation, YourID guarantees users the highest form of privacy and control over their identity. A wide variety of stakeholders jointly supervise and control the platform.

## Technology Agnostic.

By working with the best-of-breed, already proven technology to support identity verification and authentication, YourID offers the best available technology in any given scenario, on a global basis.

All best-performing technologies come together in one solution: the YourID app.



## Shared Cost.

By facilitating the re-use of (verified) identity information, YourID enables a smooth cross-industry experience for the end-user for free.

In addition, by sharing costs, it reduces the cost for Identity and Access Management (IAM) for the participating websites and platforms up to 95%.

## Data Enrichment Through Consent.

In YourID's app, users can complete their profile through various information sources and include - for example - financial information, medical information or upload personal data from their smart watch.

Following this optional feature, through explicit consent users can choose to share this information with companies, receiving benefits in return.

# Comparison Providers Other (partial) Identity Solutions

		bioconnect.		TRUSONA	trunomi	TRANSMIT SECURITY
1 <b>Cross-Industry Collaboration:</b> A wide variety of stakeholders jointly supervise and fully control the platform.	✓	✗	✗	✗	✗	✗
2 <b>Technology Agnostic.</b> Not depending on a single technology and easy to adapt/extend (so future- proof).	✓	✗	✗	✗	✗	✗
3 <b>Shared Cost.</b> By sharing the costs of YourID’s platform, IAM costs for participating websites/platforms are reduced up to 95%.	✓	✗	✗	✗	✗	✗
4 <b>Data Enrichment with User Consent.</b> Users can <i>choose</i> to share information with companies, receiving benefits in return.	✓	✗	✗	✗	✗	✗
5 <b>Scalability:</b> Unlimited scalability with a global vision. Suitable for any market and sector.	✓	✓	~	✓	~	✓
6 <b>Flexibility:</b> Easy integration for partners and it can be used with almost any device (e.g. computer, phone or tablet).	✓	✓	✓	✓	✗	✓
7 <b>Market approach B2B2C.</b> Revenues are are not depending on sales to individual users or companies.	✓	✗	✗	✗	✗	✗
8 <b>Highly Convenient</b> application with an improved User Experience (simple on-boarding method and ease of use).	✓	~	~	~	~	~
9 <b>Security:</b> Complies with European legislation KYC, PSD2, GDPR. No use of external databases, no sensitive data stored.	✓	~	✓	✗	~	✗
10 <b>Fast response:</b> The response is immediate, even with <i>billions</i> of users (c.1 second).	✓	✗	✗	✗	✗	✗

# Background

Three of YourID's four co-founders have ample C-level experience with the identity platform Biocryptology (Madrid, Spain) that they developed and made ready for market launch. Having experienced first-hand during several years all the problems in the identity market and the common issues that providers in the sector struggle with, they were able to make a sophisticated and insightful analysis with the aim to discover what an identity solution should ideally offer in order to become widely adopted by websites, platforms, companies and users alike.

In December 2018 they left Biocryptology to start creating this ideal platform and describing its basic proposition and main characteristics, based on a user-centric approach and **focused on solving the adoption problem**. A few months later (April 2019), equipped with just this information a trip was organized to Las Vegas where meetings were held with 15 industry champions (such as MasterCard and Facebook) to discuss YourID's basic concept. Since these meetings all resulted in confirmations from these global leaders that they see YourID as a potential solution that would fit their needs, YourID's founders continued their activities and started further developing YourID.

This led to YourID's proposition as presented during YourID's webinar on May 26<sup>th</sup> (2020) to a selection of industry leaders. During the webinar the attendees were informed of all details of YourID's user-centric proposition, especially regarding YourID's 4 key success factors. The 4 key success factors follow from the wishes and requirements of globally leading websites and platforms and eliminate all excuses for online platforms and websites not to collaborate with YourID. This has been confirmed by many industry leaders over the past 2 years.

The result is that YourID has received confirmation of interest in YourID's solution from the likes of Visa, eBay, LinkedIn, Telefonica, RIA Money Transfer, GSMA, Citi Bank, Santander, and many more websites and platforms in social media, e-commerce, entertainment and many other verticals. YourID is therefore likely to succeed and the current investment risk level can thus be considered medium-low.

# Status & Planning

YourID has finished the demo of the app, has fully described/designed the technological architecture and specified the complete technological development up to Sprint level. In addition, a foundation has been created.

Collaboration agreements have been prepared with carefully selected and highly regarded technology partners, who can provide the proven technology “building blocks” for YourID’s platform and app. These are global providers of best-of breed technology, that have the potential to scale massively.

Furthermore, YourID prepared collaborations with organizations that represent consumers, such as EEMA, DIACC and the European Commission (chapters of Digital Single Market and Data Economy, including eIDAS). During a meeting that was held in August 2020 with 6 regulators of the EU, it was confirmed that YourID is fully aligned with the EU’s 5-year regulations-plan regarding the Data Economy and the Digital Single market. Similar confirmations have been received from it’s US counterpart, the DHS (Department of Homeland Security, USA).

As a **non-profit foundation**, YourID will ultimately be funded through its members. To make the service consumer deployment ready, funding for the technology development, market launch and long term operations will be collected through annual donations. These are provided by the 30 leading companies that are allowed to take a seat in the foundation board, and from other participants providing support.

YourID is now looking for a last external investment of **EUR 250.000** to finish preparations over the next 12 months and close the collaborations with the websites and online platforms that showed interest to participate. Revenues will be generated by a royalty agreement of **EUR 0,50 net per user per year** for the duration of 20 years. The investor will be compensated with a **10% share of the future royalties** (minimum investment participation per investor is EUR 100.000).

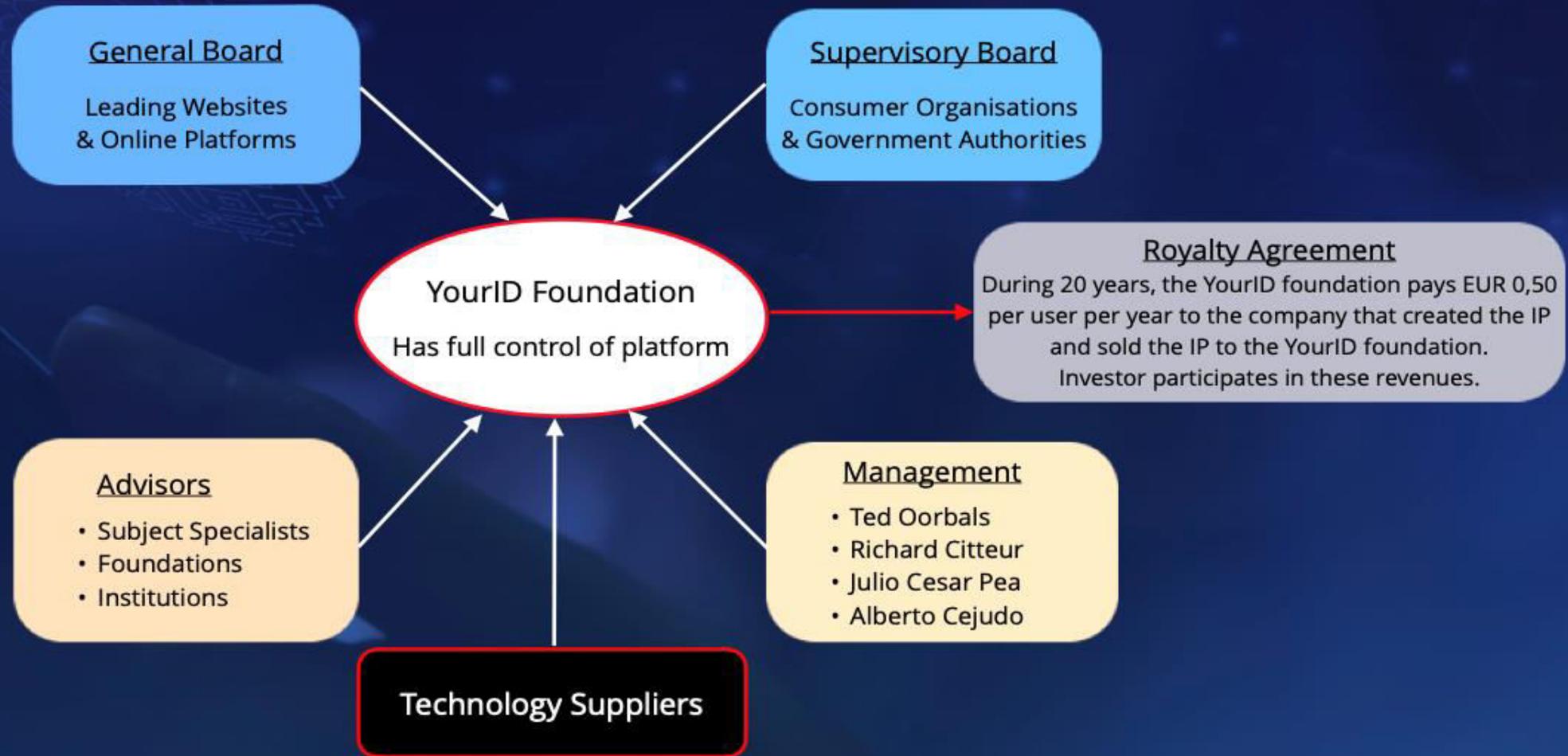
# Status & Planning

The potential of YourID is significant since participating platforms and websites offer YourID's app for free to their customers, realizing fast and significant user adoption. The smallest platform that showed interest in YourID has 182 million users (eBay). The biggest platform that YourID aims to attract is Facebook with 2.7 billion users. After various in-person meetings, YourID has maintained close contact with 30 leading organizations. In addition, YourID is in touch with 350 other companies that fulfill the requirements to become a board member of the foundation.

To further reduce the risk for the investor(s), the investment will be split in two tranches. For January – May 2021, a first tranche of EUR 150.000 is required, enabling YourID to reach the first confirmations. It will be used to cover operational costs and create a professional acquisition and communication campaign to guarantee the closing of commitments with the leading websites and platforms that have shown interest in YourID's solution.

Only after closing the first commitments for board positions with industry leaders, the second tranche of EUR 100.000 is required. This tranche will be invested to secure closing of additional commitments and guide the process of formalising the foundation board with the first few members and thereby secure the royalty revenues. Upon formalization of the first board positions, the foundation will be self-sufficient and will be able to cover all future funding needs by itself.

# Legal Structure



# Overview of YourID's initiators

## Ted Oorbals – General Director



Originally from The Netherlands, Ted Oorbals (1968) is a creative strategist with a strong commercial and marketing background focused on innovation. He has been an entrepreneur and business builder for 30 years, and started and turnaround various companies in sectors

ranging from electronics and healthcare to virtual reality and cybersecurity. His focus has always been on using a combination of innovative and distinctive technology with a disruptive marketing and sales approach.

Ted Oorbals' last position regarding cybersecurity and digital identities was as the CEO of the identity platform Biocryptology (Madrid, Spain), that he successfully launched in 2018. After many years working in the identity industry, in his current position of General Director of YourID, he is considered a highly knowledgeable evangelist for the creation of a new, disruptive, global industry standard in the identity space.

## Richard Citteur – Operations & Client Relations



Richard Citteur (1971), originally from The Netherlands, supports YourID in all aspects of the Foundation, with a focus on organizational development and initiating partnerships. Richard is an entrepreneurial-minded professional with a great eye for detail and he has excellent writing skills in

Dutch, English and Spanish. He coordinates general operations and client relations, and oversees all communications and agreements with a wide variety of (potential) partners. In addition, he is the sparring partner for Ted Oorbals regarding strategic matters and he performs a variety of (market) research activities.

Richard has a degree in Business Administration (Erasmus University Rotterdam, The Netherlands) with a specialization in Strategic Management. Together with Julio Cesar Pea and Ted Oorbals, Richard co-developed the Biocryptology platform, where he was involved from May 2016 – Dec. 2018.

# Overview of YourID's initiators

## Julio César Pea – Technology Architect



A native of Venezuela, Julio César Pea (1981) is a technology driver with a global mind-set and a strong development vision. He has vast expertise in many aspects of top-end technology. Julio graduated in Electronic Science and Engineering (specialty in bio-

medicine & bioelectronics) at the Simón Bolívar University in Venezuela. He has extensive experience in leading projects and teams and on foreign markets, product design, China manufacturing, chains of supplies and mass production.

He started in a multinational company as QA tester and later achieved a leading position in hardware development in a Taiwanese leading factory. He obtained a Master's Degree in Robotics and Automatization, and started his own company in hardware and software development. Julio's focus has always been on creating the most disruptive product in combination with the best user experience, the highest quality and ultimate scalability. Julio was at the basis of the creation of Biocryptology when he started working on its technology in 2013. He left Biocryptology as CTO in December 2018, together with Ted Oorbals and Richard Citteur, with who he initiated YourID in January 2019.

## Alberto Cejudo – Financial Advisor



Originally from Spain, Alberto Cejudo (1964) is a creative financial engineer with a strong wealth management and wealth structure background, focused on family businesses and asset protection. He is graduated in Economics and has a Master in Economics and Financial

Management. Alberto is specialized in Financial Engineering and Derivatives and International Tax Planning. Furthermore, he is skilled in Financial Markets, Wealth Accumulation and Protection strategies, Machine Learning, Quant & Algorithmic trading, STO and Crypto assets.

He has worked around the world for several top-tier wealth management companies, among others BNP Paribas, Bank of America-Merrill Lynch, Bank Privée Edmond de Rothschild, KBL European Private Bankers and Banque SYZ. Alberto has an entrepreneurial mindset, that enables him to develop new businesses in challenging environments. Besides providing financial advise, at YourID Alberto also guides the foundation's Governance model and helps find the right contacts and local support, thereby creating the fundament for YourID's cross-Industry Initiative.

# Disclaimer & Contact



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Website YourID Foundation: [www.youridfoundation.org](http://www.youridfoundation.org)

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