

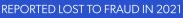
Unprecedented Security for Your Digital Transactions

The world's digital economy is complex and insecure - it's time to put the power back in users' hands.





\$5.8 BILLION





OVER 70%

INCREASE OVER PREVIOUS YEAR



2.8 MILLION

CONSUMERS REPORTED IN 2021

Source: Federal Trade Commission

A New Level of Control to Combat Financial Fraud

The current structure of the payment and financial system is flawed - incidents of hacking, fraud, and accidental payments are on the rise. Spectrum Matrix™ protects digital transactions through a merger of science and nature, combining the user's digital touch with security provided by near infinite variations of colors.

While technologies such as FaceID™ or Google Authenticator™ are critical for authentication, Spectrum Matrix™ finally brings the cardholder into the authorization process. With a simple app, users can easily and securely authorize legitimate financial transactions and deny unwarranted activities - finally putting an end to unknown charges and theft.

As opposed to the current digital transaction system that relies on Al and set Algorithms, Spectrum Matrix $^{\text{TM}}$ delivers a new system of User Authorization.

Spectrum Matrix[™] relies on user-generated patterns to authorize digital transactions - patterns that aren't stored in the cloud and can't be predicted by software or bots.

As a result, suspicious activity is stopped in its tracks.





Credit Cards



Merchants



Online



Debit Cards



Retail

Trillions of Possible Combinations

The number of possible security combinations is infinitely influenced by the card user interacting with the Color Grid $^{\text{TM}}$; producing up to a vigintillion (trillions and trillions) of possible code combinations, 5.68×10^{65} .

Compatibility & Integration

Compatibility and integration with Fintech systems has been a business consideration from the beginning of development. Spectrum Matrix™ is a platform designed to complement the capabilities of existing security protocols, systems, compliance and hardware – resulting in a once in a generation security innovation that provides unprecedented security for your digital transactions and assets against any unwanted intrusions.