

2026 Annual General Meeting - Keynotes

Advancing the Technology. Market Validation. Deepening the Pipeline. Positioning for What's Next.

2026 in Review

01 Artificial Intelligence (AI)

AI has broken digital trust

02 AI & The Fraud Market

Scale of the opportunity we address

03 GBO Technology & Product Expansion

What we've built since 2025

04 GBO Technology Roadmap & Advancements

Proof points, not just claims

05 Partner & Pipeline Momentum

Where deals stand today

06 Agentic AI Governance

Early –stage exploration, marketing listening

07 Revenue Guidance

Modest growth, pipeline visibility

08 Closing Vision 2027

Priorities for the year ahead

09 Q&A

AI Has Broken Digital Trust

AI has not just created better fraud tools; it has undermined the basic trust assumptions on which digital commerce was built

- 01 AI has made deepfake identity fraud scalable, sophisticated, and coordinated
- 02 The trust question has fundamentally changed – from “is the data valid” to “is there a real human behind it?”
- 03 The erosion of trust is no longer theoretical – it’s already visible at the consumer level
- 04 The strategic problem fix is bigger than cybersecurity: business need a new trust layer to establish human authenticity before granting access, onboarding, or authorizing high-value transactions

SOURCES

—Tech Radar, Proof, Telus Digital, SecurityBrief UK, Thomson Reuters

The Massive Fraud Market Opportunity

Fraud is no longer a niche loss-prevention problem; it is a massive and rapidly expanding global economic problem

US\$442 bil

Global scam losses

US\$20.9 bil

Cybercrime losses*

36%

First-party fraud

+2,000%

Deepfake growth

- Fraud is becoming industrialised, global and increasingly identity-driven — creating a large opportunity for technologies that can establish genuine human identity at the point of interaction.
- The shift from fraud detection to trusted identity establishment is imminent.

SOURCES

— LexisNexis Risk, GASA, StationX, Allow

— US market alone*

GBO Technology - Outpacing The Fraud Curve

Where fraud is, we've built it

WHY THIS STILL LEADS

- Built for the two forces driving this growth: smarter fraud and stricter regulation
- Privacy-first, zero-knowledge architecture — not bolted on after the fact
- Same accreditation and patent position the market will demand as it matures, maybe more

01	Platform Version	<i>Cryptographic attestation of the user using their biometrics. No secrets stored. The cryptographic nonce is ephemeral.</i>
02	New Modules / APIs	<i>Credentials scoped to a transaction and are self-revoking without requiring a re-registration.</i>
03	Accreditations Earned	<i>Expanded NIST-accredited lab validation. Conformance to NIST privacy and security, and biometric performance standards.</i>
04	IP & Patents	<i>Granted in the US (US12200133B2), and in the EU (EP4695937A2). Patent extensions are in the pipeline</i>

SOURCES

—ZeroBiometrics Product & Technology Team

GBO Technology - Validation to Deployment

2025

Validation

Validation by Partner and Customer
Deployments. Portfolio Adapted to
Identified Use Cases & Gaps.

2H2026

Deployment at Scale

Thousands of Transactions per Second
Multi-Site Replication & Synchronization
Integration with Customer Identity Systems

SOURCES

—ZeroBiometrics Product & Technology Team

2026 GBO Technology Roadmap

01 Horizontal & Vertical Scaling

Supporting Thousands of Transactions Per Second

- **Neural Network Generator:** GPU Clusters & Optimization
- **Privacy Authentication for Servers:** Throughput Optimizations
- **Deduplication using ZKP:**
 - ZKP Indexing Enablement: 100M Faces Under Management
 - Multi-Site Replication and Synchronization
 - Integration API for Customer Identity Systems

03 Product & Platform Enhancements

- **Deduplication for Mobile:** 1-N for Tablets & Phones
- **API Simplification:** Adoption Velocity for New Customers
- **Device Biometrics:** Phone Biometrics as Fallback factors
- **Age Verification:** Attested Age Certificates

02 Improved Security & Accuracy

- **Quantum Readiness Complete:** Add PQR Key Gen Algos
- **Multi-Party-Compute:** AES Key for ZKP Code (POC)
- **Key Gen Security:** Integrate technology for Memory Attack Defense
- **ZKP Code & Indexing Tuning:** As Indicated by Biometric Testing
- **Vulnerability Scanning and Mitigation:** Adopted Zero-CVE OS

04 Accreditation (As Needed)

- **Biometric Performance:** Validate Internal Test Results
- **Privacy -reserving:** Validate ZKP Indexing Meets Criteria
- **Deployment:** Enable Customer ISO/IEC Deployment Certification

SOURCES

—ZeroBiometrics Product & Technology Team

GBO Game-Changing Advancement

Proprietary Indexing Intelligence Framework

- **Face Comparison Data:** Indexable and Privacy-Preserving
- **Enhances Existing Algo:** Accuracy and Security

1. Biometric Accuracy

Increases Accuracy to
1 in 1.1B False Rejection Rate
Zero False Acceptance Rate

2. Deduplication

Enables Sub-Second Searching
on >100M Faces stored in a ZKP
environment

Partner & Pipeline Momentum

2026 update customer-pipeline

authID (OEM)	authID (Large UK Retails)	authID (EINStrong NGO)	Large Global Financial Institution*
Fraud platform / Agentic AI security	Identity exchange & workforce management	Humanitarian aid and financial inclusion	Global Financial Transactions & Financial Workforce Management
Trusted onboarding & authentication	Seamless workforce identity	Accessible financial identity	Privacy-preserving consumer digital banking
Secured account recovery	Entry, exit and attendance	Trusted aid distribution	High-risk transaction authorization
Identity deduplication	3 rd Party and temporary workforce management	Direct digital assistance	Human-to-machine trust
Agentic AI governance	Process integrity & deduplication	Pathway to financial inclusion	Workforce identity, authorization process, and training

SOURCES

- ZeroBiometrics & authID
- *POC stage

Agentic AI Governance

Establishing accountable human authority over the machine

WHERE WE STAND TODAY

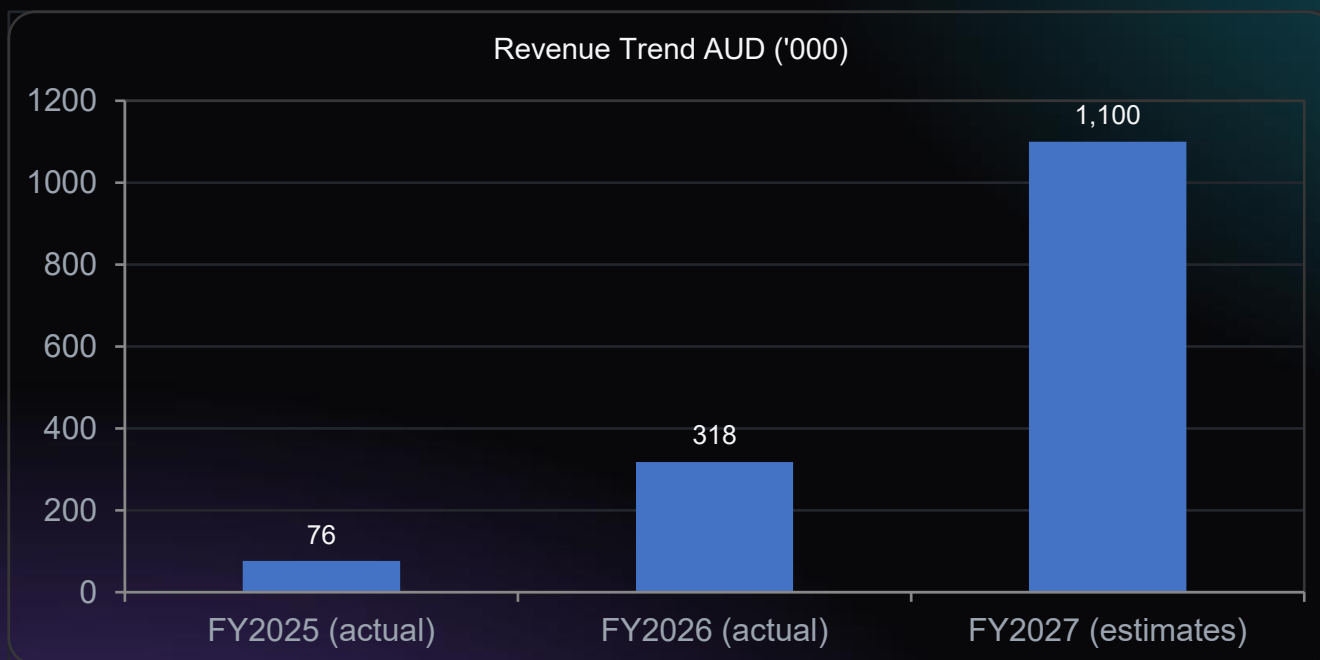
- Agents are evolving from software features to autonomous actors that can access systems, data, money, and other agents.
- The market is large and fast-growing, but young and crowded — while the issues are real, the ‘winning trust/identity layer underneath is not structurally settled’.
- GBO is in a listening and testing phase: early conversations with potential partners, monitoring standards development (W3C Verifiable Credentials, DIDs), and evaluating where human authentication is genuinely required.
- This is a disciplined optionality, not a bet. GBO will not over-invest in a ‘crowded’ category ahead of clear signal.
- **IMPORTANT:** The GBO technology for Agentic AI Governance addresses ALL of NIST’s Feb 2026 published paper – “Software and AI Agent Identity & Authorization Concept Paper” – This is strong evidence.

SOURCES

—Mordor Intelligence, Gartner, NIST, Okta

Revenue Guidance — Modest Growth, Pipeline Visibility

FY26 Actual vs. FY27 Plan, AUD



FY2026:

- Revenue increased - 316%
- Operating cash burn improved – 42%
- Customer concentration – short-term licensing revenues
- POC with one of the largest global financial institution

FY2027:

- POC - Roll over to commercial production/scale in 1Q
- Target revenue growth through scale - 2026 secured pipelines
- Operating burn and cash remain flat
- Customer concentration – continue short-term licensing revenues + revenues with larger accounts
- Target revenue increased - 246%

SOURCE:

- GBO FY25 and FY26 audit
- FY26 actuals vs. FY25 estimates
- Partner's forecast*

Vision for FY2027

- 01 **Proving scalability** – in real-world environments.
- 02 **Turn validations into enterprise credibility** – ‘the real market value’
- 03 **Continue to make privacy and high security as a strategic differentiator** – not a ‘bolt-on’ option.
- 04 **Create other multiple commercial paths** – individual technology generating value across multiple markets
- 05 **Strengthen the IP moat** – build on awarded patents (US/Eu), expand protection, defensibility, and strategic value

SOURCES

—GBO & ZeroBiometrics Leadership Teams

Q & A