**Early Warning and BioCatch Align to Help U.S. Financial Services Organizations
Fight Fraud and Improve Digital Experience**

*Behavioral analytics and threat detection come together with financial industry data sharing
consortium*

SCOTTSDALE, Ariz., – April 14, 2015 – Early Warning, a trusted leader in fraud prevention and
risk management, announced today a strategic alliance with BioCatch, a global leader in
Behavioral Biometrics, Authentication and Malware Detection. Through this collaboration and
Early Warning's consortium model, financial services organizations (FSOs) can now gain and
share behavioral intelligence to improve visibility of digital threats to reduce new account fraud
and account takeover while simultaneously improving their users' experience.

Early Warning's new offering transparently maps criminal behavior in the digital ecosystem,
distinguishing the human from the non-human. It is used for new account enrollment as well as
existing account logins and sessions.

As a result of this alliance, the typical signs of fraud or specific behavioral signatures can now
be shared across the entire consortium versus at a single FSO.

The solution reduces fraud by providing critical intelligence to participating FSOs based on
shared user behavioral insights and data gathered from bank-contributed fraud records. It
allows FSOs to more seamlessly authenticate trusted users, greatly reducing customer friction.

"Early Warning has taken yet another fundamental and unparalleled step in securing and
optimizing digital financial transactions," said Paul Finch, CEO of Early Warning. "Integrating
BioCatch's behavior analytics, plus our ability to authenticate consumers and their devices via
the Mobile Network Operators, enables participating banks to provide a more seamless and
secure digital experience for their customers as well as increase their own operational
efficiencies."

Ron Moritz, CEO of BioCatch, added, "BioCatch is proud to be working with Early Warning to
address some of the biggest challenges currently facing the financial industry, namely
preventing account takeover and new account fraud as well as malware attacks. And, we are
providing users with a better experience while using digital banking. This new service will
provide invaluable user behavioral data from top U.S. banks that will be collected and used to
create a new generation risk-based authentication solution."

Early Warning recently announced its acquisition of Authentify Inc., a worldwide leader in
phone-based, multi-factor authentication solutions, and maintains its 2013 equity investment
and exclusive agreement with Payfone. Paired with the behavioral analytic capabilities of
BioCatch, the company is building a comprehensive platform of differentiated digital
authentication solutions.

About Early Warning
Early Warning provides risk management solutions to a diverse network of 1100 financial institutions, government entities and payment companies, enabling businesses and consumers to transact securely and conveniently. Owned and governed by five of U.S.' largest banks, Early Warning's unique business model facilitates a data exchange system based on collaborative, shared intelligence. For more than 20 years, the company has worked with organizations of all sizes to advance collaborative risk management and fraud prevention. For more information please visit www.earlywarning.com.

About BioCatch
BioCatch is a leading provider of Behavioral Biometric, Authentication and Malware Detection solutions for mobile and Web applications. Available as a cloud-based solution, BioCatch proactively collects and analyzes more than 400 cognitive parameters to generate a unique user profile. Banks and eCommerce websites and mobile apps use BioCatch to significantly reduce friction associated with risky transactions and protect users against cyber threats, such as Account Takeovers, Man-in-the-Browser (MitB) Malware and Remote Access (RAT) attacks. Additionally, BioCatch provides an enterprise tool that improves the employee authentication experience while protecting access to critical IT assets. The Company was founded in 2011 by experts in neural science research, machine learning and cyber security and is currently deployed in leading banks across North America, Latin America and Europe. For more information, please visit www.biocatch.com.

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