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USCIS
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2108 E. Elliot Rd.
Tempe, AZ 85284-1806

First Preference Immigrant Visa Petition (EB-11 Extraordinary Ability)

Self-Petitioner: Mr. Joel Jude Sequeira, A#138-029-543

Dear Sir or Madam:

Enclosed, please find the immigrant visa petition of Mr. Joel Jude Sequeira (hereinafter, "Mr. Sequeira"), based on his extraordinary ability in the field of Financial Technology (FinTech). Specifically, Mr. Sequeira is an expert in developing innovative solutions for Identity Verification, Fraud Prevention, and the application of Generative AI in financial systems.

Mr. Sequeira's leadership at GBG IDology is built on a distinguished career in financial technology, where his contributions have reshaped industry standards in fraud mitigation and secure financial transactions. As a Senior Product Manager and later as Director of Product Management, he developed groundbreaking solutions like **GBG Trust USA**, **ExpectID Decision Builder** and **ExpectID Flex Orchestration**. These innovations have significantly enhanced financial institutions' capabilities to prevent fraud and ensure secure identity verification. Mr. Sequeira's expertise in integrating AI-driven fraud detection models positions him as a leader in financial technology.

A graduate with a strong foundation in computational finance, Mr. Sequeira's ability to leverage AI to enhance fraud prevention systems has earned him recognition as a leading innovator in the financial technology sector. His contributions have driven advancements within his organization and influenced the broader financial technology landscape.

As outlined below, Mr. Sequeira's work will significantly benefit the United States by advancing critical technologies identified in the White House's 2024 Critical and Emerging Technologies (CET) List, which highlights areas crucial to national security and economic growth. His expertise in developing advanced fraud prevention systems and AI-driven identity verification tools directly supports the nation's strategic goals in cybersecurity and artificial intelligence, both of which are prioritized in the CET framework.

His achievements are particularly significant as presently, the United States under President Donald Trump, emphasizes investment in AI infrastructure to bolster U.S. technological leadership and economic growth. Initiatives such as the Stargate program, a \$500 billion AI infrastructure project in collaboration with OpenAI, Oracle, and SoftBank, underscore the critical importance of AI expertise to national interests, with Mr. Sequeira's work directly advancing these objectives.

Mr. Sequeira's extraordinary contributions to financial technology, particularly in fraud prevention and AI-driven identity verification, position him as an ideal candidate under this category, with his work advancing the United States' leadership in these transformative areas. As set forth below, Mr. Sequeira qualifies as a person of Extraordinary Ability under INA § 203(b)(1)(A). The enclosed evidence will establish that he has risen to the top of his field, placing him among the small percentage of individuals who have achieved such distinction.

SUBSTANTIAL PROSPECTIVE BENEFIT TO THE UNITED STATES:

NATIONAL INTEREST AND CRITICAL AND EMERGING TECHNOLOGY

Mr. Sequeira's expertise in financial technology and artificial intelligence (AI) aligns directly with the strategic priorities of current Trump-Vance Administration, the Department of Homeland Security (DHS), and the Biden-Harris Administration's 2024 Critical and Emerging Technology (CET) List¹, both of which emphasize the critical roles of cybersecurity and AI in safeguarding the nation's infrastructure and ensuring economic growth.

On January 23, 2025, President Donald Trump signed an executive order titled "Removing Barriers to American Leadership in Artificial Intelligence."² This order aims to strengthen the United States' position in artificial intelligence (AI) by promoting innovation and removing perceived obstacles.

The executive order also mandates the creation of an Artificial Intelligence Action Plan within 180 days. **Under President Trump's direction, this plan is intended to sustain and enhance America's global AI dominance, focusing on promoting human flourishing, economic competitiveness, and national security.** The development of this plan will be led by the Assistant to the President for Science and Technology, the Special Advisor for AI and Crypto, and the Assistant to the President for National Security Affairs.

In summary, President Trump's executive order seeks to promote AI innovation in the United States by removing certain regulatory barriers and emphasizing the development of AI systems free from ideological bias. It establishes a framework for sustaining and enhancing U.S. leadership in AI, with a focus on economic competitiveness and national security.

¹<https://www.arnoldporter.com/en/perspectives/advisories/2024/02/updated-critical-and-emerging-technologies-list>

²

<https://www.whitehouse.gov/presidential-actions/2025/01/removing-barriers-to-american-leadership-in-artificial-intelligence/>

The DHS's strategic vision, as outlined by the Cybersecurity and Infrastructure Security Agency (CISA)³, identifies financial security and fraud prevention technologies as essential to protecting the U.S. economy from cyber threats. In particular, AI-driven fraud detection and advanced identity verification systems are crucial to enhancing the security of financial transactions, securing personal data, and preventing economic crimes. Mr. Sequeira's contributions to these areas directly align with national priorities in cybersecurity and AI, which are key priorities of the CET framework. These technologies support efforts to enhance situational awareness, improve cyber defenses, and safeguard U.S. financial systems from emerging threats, while contributing to broader economic resilience.

Mr. Sequeira's work in developing AI-based fraud prevention and identity verification systems for financial institutions directly contributes to these capabilities. His innovations in fraud detection and secure transaction processing play a crucial role in protecting the U.S. financial infrastructure, reducing fraud, and ensuring secure financial systems. These innovations are also vital for improving the efficiency of financial services, reducing operational risks, and enhancing trust in digital transactions, all of which are fundamental to the strength of the U.S. economy.

Furthermore, the Department of Commerce (DOC) and CISA have recognized the importance of fostering AI-based technologies and cybersecurity solutions to maintain U.S. technological leadership. The U.S. government has prioritized the development of artificial intelligence and machine learning to bolster national security and address key challenges in defense, finance, and infrastructure. As evidenced by the 2024 CET List, AI applications are essential to strengthening cybersecurity, financial security, and fraud prevention systems, which are at the core of Mr. Sequeira's contributions.

Mr. Sequeira's work is also aligned with the broader strategic goals of the National Institute of Standards and Technology (NIST), which is focused on driving innovation in AI technologies and cybersecurity to ensure the resilience and safety of U.S. financial systems. The 2024 CET List emphasizes AI, fraud prevention, and cybersecurity as critical components in maintaining U.S. global competitiveness. By developing innovative fraud detection and verification tools, Mr. Sequeira is not only advancing cybersecurity but is also contributing to the broader effort to position the U.S. as a global leader in artificial intelligence and financial technology.

Additionally, Mr. Sequeira's contributions to financial security and AI-driven fraud detection systems play a vital role in addressing national security priorities, as set forth in the Cybersecurity Executive Order (EO 13636), which highlights the importance of securing critical infrastructure and mitigating risks from financial cyber threats. Mr. Sequeira's work strengthens the security and efficiency of financial systems, aligning directly with national goals of protecting U.S. citizens and businesses from fraud and cybercrime.

Importantly, Mr. Sequeira's work exemplifies the kind of innovation that is essential for maintaining the U.S. technological superiority in AI, financial security, and cybersecurity. His contributions directly support the development of cutting-edge technologies that enhance national security, protect financial infrastructure, and advance the strategic goals outlined in both the CET framework and the DHS's mission. His expertise plays a significant role in driving

³ <https://www.cisa.gov/>

innovation that will benefit the United States' economic and technological leadership in the global marketplace.

REGULATORY CRITERIA FOR CLASSIFICATION

AS AN ALIEN OF EXTRAORDINARY ABILITY

Per 8 C.F.R. § 204.5 (h) (3), a petition for an alien of extraordinary ability must be accompanied by evidence that the alien has sustained national or international acclaim and that his or her achievements have been recognized in the field of expertise. The evidentiary standard is the preponderance of the evidence, meaning it is "more likely than not" that the facts support the beneficiary's extraordinary ability. This standard is lower than "clear and convincing evidence." (*Matter of Chawathe*, 25 I&N Dec. 369 (AAO 2010)).

Such evidence shall include evidence of a one-time achievement or at least three of the following:

1. Lesser nationally or internationally recognized prizes or awards for excellence;
2. Membership in associations that require outstanding achievement;
3. Published material about you in professional or major trade publications or other major media;
4. Participation as a judge of the work of others;
5. Original contributions of major significance to the field;
6. Authorship of scholarly articles;
7. Artistic exhibitions or showcases;
8. Leading or critical role in distinguished organizations;
9. High salary or other significantly high remuneration; or,
10. Commercial successes in the performing arts.

Per 8 C.F.R. § 204.5 (h) (4), if the above standards do not readily apply to the beneficiary's occupation, the petitioner may submit comparable evidence to establish the beneficiary's eligibility. As outlined below, the evidence will demonstrate Mr. Sequeira possesses extraordinary ability in the field of financial technology.

MR. SEQUEIRA'S QUALIFICATIONS AS AN ALIEN OF EXTRAORDINARY ABILITY

Mr. Sequeira is an individual of extraordinary ability in the field of Financial Technology, specializing in fraud prevention, identity verification, and the application of Generative AI. He has risen to the very top of his field and is, therefore, qualified to be classified as an EB-1 Alien of Extraordinary Ability. Mr. Sequeira's work in this field can be demonstrated through evidence of:

- a) Mr. Sequeira's performance in a leading or critical role for organizations or establishments that have a distinguished reputation;
- b) Mr. Sequeira's membership in associations in the field which demand outstanding achievement of the members;
- c) Mr. Sequeira's receipt of lesser nationally or internationally recognized prizes or awards for excellence in the field of endeavor;
- d) Mr. Sequeira's authorship in professional or major trade publications or other major media, relating to his work in the field for which classification is sought.
- e) Evidence of published material about Mr. Sequeira's work in professional or major trade publications or other major media
- f) Mr. Sequeira has commanded a high salary or other significantly high remuneration for services, in relation to others in the field;
- g) Evidence of the alien's participation, either individually or on a panel, as a judge of the work of others in the same or an allied field of specification for which classification is sought; and
- h) Evidence of the alien's original scientific, scholarly, artistic, athletic, or business-related contributions of major significance in the field.

Mr. Sequeira, therefore, meets more than the required criteria evidencing EB-1A qualifications in the field of financial technology.

I. Per 8 C.F.R. § 204.5 (h) (3) (viii), Evidence of Mr. Sequeira's performance of a leading or critical role in distinguished organizations.

As outlined below, Mr. Sequeira has held pivotal leadership roles across top organizations, driving advancements in financial technology and artificial intelligence. At GBG IDology, he serves as Director of Product Management, leading the development of AI-driven fraud prevention and identity verification systems critical to securing financial transactions and combating fraud. As a Senior Product Manager at VMware AirWatch, he led initiatives to enhance mobile security, driving product innovations that improved data protection for enterprise mobile devices. At Deloitte Consulting, he applied his expertise in data analytics to support financial services companies, enabling them to enhance operational efficiency and optimize financial strategies. Earlier at Tata Consultancy Services, he contributed to developing secure, scalable digital solutions for global enterprises. These roles highlight his ability to lead high-impact teams and deliver cutting-edge solutions in financial technology and AI-driven security.

A. GBG IDology

GBG IDology, a subsidiary of GBG (a global leader in identity verification and fraud prevention), is a highly respected organization in the field of financial security. It serves over 4,000 businesses in the Americas and over 20,000 customers globally, including major financial institutions, healthcare providers, and government entities. GBG IDology has earned a

reputation for delivering innovative, AI-driven solutions to address sophisticated fraud tactics and ensure compliance with regulatory standards⁴. The company's strong focus on innovation and collaboration solidifies its status as a top-tier provider in the industry.

At GBG IDology, Mr. Sequeira holds a critical leadership role as Director of Product Management, where he leads the development of AI-driven fraud prevention and identity verification systems that are essential for securing financial transactions **See Exhibit 2.1**. His key contributions include designing and overseeing the creation of ExpectID Flex Orchestration, ExpectID Decision Builder and GBG Trust USA, which enable financial institutions to detect and prevent fraud in real-time. **See Exhibit 2.1**. Mr. Sequeira's leadership in integrating AI-driven algorithms has significantly enhanced the company's ability to stay ahead of evolving fraud tactics, solidifying GBG IDology as a leader in the field.

Christina Luttrell who recently concluded her tenure as the Chief Executive Officer at GBG Americas with extensive experience in fraud prevention, states:

*The strategic importance of ExpectID Flex API was underscored in GBG Group's June 2022 preliminary results announcement to the London Stock Exchange, where it was featured as a critical advancement in their Identity solutions portfolio and recognized as one of the company's key platform innovations. **See Exhibit 9.2***

In his role, Mr. Sequeira has been instrumental in ensuring that GBG IDology delivers cutting-edge solutions to global financial institutions, helping them meet regulatory compliance and security standards. His direct influence on the company's product strategy and his success in managing high-impact, cross-functional teams make him a crucial figure in the organization's continued growth. Mr. Sequeira's contributions are critical to GBG IDology's position as a top provider of financial security solutions, which are now integral to reducing fraud and enhancing operational efficiency for the financial sector.

Amalendu Iyer is a leading figure in the field of AI and Machine Learning, with over a decade of engineering experience. Currently, he serves as one of the Machine Learning/ AI Engineers at Notion and expertise in IoT device management, noise-canceling technology, and data transmission optimization. He outlines Mr. Sequeira's key accomplishments:

His design of GBG Trust USA was pivotal in the realm of fraud detection and identity verification for the company. The platform was crafted to address the sophisticated and evolving tactics used by fraudsters, particularly those who operate across different industries using stolen data and Gen AI to falsify identities. Joel's design facilitates collaboration among financial institutions through a consortium, enabling them to use shared data and collectively combat cross-industry fraud more effectively. The platform's capability to track and analyze data attributes—up to 30 billion combinations—that repeat across different sectors allows companies to make more informed and transparent decisions, significantly reducing false positives and enhancing the efficiency of fraud detection processes.

⁴ <https://www.idology.com/about-us/company/>

Moreover, Joel's work on ExpectID FlexAPI is another example of his forward-thinking approach. His design features a low-code, drag-and-drop interface that simplifies the integration of various identity verification products, allowing customers to select the specific solutions they need to optimize their onboarding workflows. This capability, rare among vendors at the time, is especially valuable to verify underbanked individuals with low credit scores who may not have the necessary information for full KYC checks. By orchestrating data checks from alternative credit sources, Joel's solution greatly enhances financial inclusivity, helping these individuals gain access to financial services. **See Exhibit 9.1**

In the same regards, Christina Luttrell stated:

*Another significant feature developed by Joel was the ExpectID Decision Builder. During the COVID-19 pandemic in 2020, the need for quick and accurate identity verification became paramount due to the influx of new digital customers. The feature allowed companies to define and combine over 30 million potential data attribute scenarios, leveraging a blend of AI and human intelligence to separate legitimate customers from fraudsters. As a key component of IDology's ExpectID platform, which serves over 4,000 companies across various industries, this feature significantly enhanced identity verification, fraud detection, and compliance processes. The success of the Decision Builder was instrumental in IDology securing the prestigious Stevie Award in the New Product & Service Categories - Business Technology, underscoring Joel's ability to deliver high-impact solutions in response to complex market demand. **See Exhibit 9.2***

B. VMware AirWatch

VMware Airwatch, part of VMware, Inc., is renowned globally as a leader in enterprise mobility management (EMM) and mobile security⁵. Known for its innovative solutions addressing the challenges of mobile device security, VMware AirWatch became the largest provider in the EMM market and gained the trust of leading organizations across industries, including Fortune 500 companies. Its products, such as AirWatch Container (formerly known as "AirWatch Workspace" or "AirWatch Express"), are widely acknowledged for pioneering solutions that enhance enterprise mobility while maintaining stringent security protocols. VMware AirWatch's acquisition by VMware, Inc. for \$1.54 billion further underscores its value and reputation as a distinguished and innovative organization in the field of mobile security⁶.

At VMware AirWatch, Mr. Sequeira held a critical role as Senior Product Manager, where he led the development of key mobile security solutions, including AirWatch Container. **See Exhibit 2.2.** These products were integral in enabling secure enterprise mobility by providing containerized solutions that separated corporate and personal data on devices, addressing the BYOD (Bring Your Own Device) trend. His leadership in developing advanced data loss

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<https://news.broadcom.com/releases/vmware-airwatch-named-a-leader-in-gartner-magic-quadrant-for-enterprise-mobility-management-suites>

⁶ <https://news.broadcom.com/releases/vmware-to-acquire-airwatch>

prevention (DLP) features, such as restrictions on copy-paste and downloads, significantly enhanced mobile security, ensuring compliance with FIPS 140-2 encryption standards.

Mr. Sequeira also drove the integration of these security features into AirWatch Mobile Device Management (MDM), making it easier for enterprises to manage and secure mobile access to corporate data. His work in deploying these solutions enabled AirWatch to expand its market presence, securing adoption by leading global enterprises and solidifying its position as a market leader in mobile security. His contributions were critical to the success of AirWatch's enterprise mobility management platform, directly supporting business growth and reinforcing the company's reputation in the mobile security space.

Dennis Maicon, currently working as a Vice President of Banking and Payments at DataVisor, with over 30 years of experience in the Financial Technology technology sector. Previously worked as a General Manager of Fidelity National Information Services (FIS)' Financial Crime Management Business Unit and as VP, Product Management for their Risk, Fraud, and Compliance Business Unit. He highlights the pivotal contributions of Mr. Sequeira:

His innovative work in identity verification and fraud prevention began long before he joined IDology, deeply rooted in his extensive experience in mobile security and his strong educational background in financial technology. At AirWatch, later acquired by VMware, his expertise led to the development of two significant patents: one for searching content across multiple applications (US11477179B2) and another for restricted application visibility (US10073720). These patents highlight his ability to create sophisticated security solutions for mobile environments, skills that have been instrumental in shaping his groundbreaking work at IDology. With the right credentials and a proven track record of innovation, he continues to drive advancements in the field, bringing a visionary approach to every challenge. See Exhibit 9.3

C. Deloitte Consulting LLP

Deloitte Consulting LLP is part of Deloitte Touche Tohmatsu Limited, one of the "Big Four" professional services firms in the world. With operations in over 150 countries, Deloitte is recognized as a global leader in consulting services, specializing in analytics, strategy, technology, and risk management. Deloitte consistently ranks as a top consulting firm by industry publications like Forbes and Vault, and its thought leadership in data analytics and fraud detection has set it apart as a driving force in helping clients optimize operations and achieve compliance. Deloitte's distinguished reputation is evident in its ability to provide critical solutions to complex problems for governments, multinational corporations, and global enterprises⁷. Within the Deloitte organization, Mr. Sequeira was a member of Deloitte's Global Benchmarking Center (GBC). This group is dedicated to helping clients assess their performance compared to their peers and quantify opportunities for improvement. The GBC supports informed decision-making by providing clients with access to an extensive database of more than 25,000 metrics derived from proprietary, publicly available, and validated third-party data across 4,500+ clients and 18 industries.

⁷ <https://fortune.com/company/deloitte/>

Leveraging tailored benchmarking memberships, products, and services, Deloitte's GBC enables comparative analytics that go beyond generic comparisons by selecting peer organizations with operational characteristics most relevant to a client's specific needs. This process allows for a highly customized understanding of performance gaps and opportunities. For example, the GBC's heat map capabilities highlight potential process category gap opportunities, offering a clear roadmap for improvement.

Mr. Sequeira's contributions were aligned with Deloitte's structured benchmarking taxonomy, which ensures comparisons from high-level functions down to granular sub-process levels, including Finance, Human Resources, IT, and Supply Chain processes. His efforts helped clients uncover critical cost reduction opportunities, prioritize investment strategies, and optimize their business operations.

At Deloitte Consulting LLP, Mr. Sequeira played a critical role in leveraging data analytics and benchmarking to drive strategic insights for clients across Finance, Human Resources, Supply Chain, IT, and operational functions. As a Consultant, he led the development of research tools and methodologies to analyze customer data, enabling clients to optimize service quality and reduce costs. His work included creating customized peer group models for benchmarking and surveys, which provided actionable insights tailored to client-specific needs **See Exhibit 2.3.**

Mr. Sequeira's leadership extended to quality control of new data study designs, ensuring alignment with client hypotheses and key performance metrics. His collaboration with leadership teams on research and eminence agendas contributed to advancing Deloitte's thought leadership in the subscription membership business. His ability to drive impactful analytics solutions in complex, data-driven environments highlights his critical contributions to Deloitte's success in delivering high-value outcomes to its clients

Heidi Hunter, is the Senior Vice President of Product at Markaaz with over 15 years of experience in Product Management, Innovation Design, and Customer Success. During her professional experience Heidi was involved in integrating and advancing product strategies for leading identity verification companies She emphasizes Mr. Sequeira's leadership and contributions,

*In March 2022, Joel led a critical Proof of Concept (PoC) with Microsoft for a Decentralized Identities (DID) solution, utilizing Microsoft's Entra Verified ID technology to demonstrate IDology's ability to innovate in the digital identity verification space. Joel's leadership in coordinating with our technology team and defining detailed specifications ensured the success of this initiative. The PoC highlighted how IDology could leverage decentralized identity technology to provide secure, privacy-preserving solutions for users and organizations. Although the solution was ultimately tabled due to strategic alignment with existing offerings, the project showcased Joel's ability to lead complex, cutting-edge initiatives and reinforced IDology's reputation as a leader in identity verification and fraud prevention. His work on this project exemplifies his forward-thinking approach and his dedication to exploring transformative technologies that align with both business needs and industry trends. **See Exhibit 9.4***

D. Tata Consultancy Services

TCS is one of the world's largest IT services companies, with a presence in over 46 countries and a market capitalization of more than \$200 billion. Recognized as a leader in IT and digital transformation, TCS consistently ranks in prestigious lists, including Forbes Global 2000 and Fortune's World's Most Admired Companies. TCS's commitment to innovation is reflected in its partnerships with global enterprises, delivering scalable and secure solutions that redefine operational efficiency. As a pioneer in IT services, TCS's reputation is built on its ability to address complex business challenges and deliver transformative results⁸.

At Tata Consultancy Services (TCS), Mr. Sequeira played a pivotal role as an Assistant Systems Engineer, where he contributed to the design and implementation of secure, web-based solutions that enhanced operational efficiency and reduced costs for enterprise clients **See Exhibit 2.4**. His work included developing and optimizing cost and effort tracking tools, which enabled precise resource allocation and improved project delivery timelines. These contributions were instrumental in supporting TCS's ability to deliver scalable and customized solutions for global enterprises. Mr. Sequeira's role demonstrated his ability to address complex client requirements and provide innovative solutions, reinforcing his standing as a critical team member at one of the world's leading IT services organizations.

Kunal Muchhala is the Lead Product Manager at Sift, where he has worked to help businesses automate fraud detection and mitigation at scale through the Sift Workflows Platform specializing in product management at leading organizations. In his recommendation letter, he underscores Mr. Sequeira's pivotal leadership in achieving critical goals:

*The design of GBG Trust USA exemplifies his extraordinary ability to innovate and set new benchmarks in this field. Designing a platform of this complexity is a challenging task for any company, yet Joel successfully created a solution that enables institutions to collaborate and share data seamlessly through a consortium fraud network. This represents a paradigm shift in how the industry approaches fraud detection, moving from siloed, company-specific solutions to collaborative, cross-industry intelligence sharing. This consortium-based approach to fraud prevention is now influencing how the entire fintech industry thinks about fraud detection, setting new standards for real-time, collaborative security measures. **See Exhibit 9.6***

Mr. Sequeira's distinguished career across leading organizations highlights his unparalleled contributions to financial technology, AI, and security. His ability to drive innovation, enhance operational efficiency, and deliver impactful solutions cements his reputation as a visionary leader in the field. These accomplishments exemplify his role as a critical figure in shaping the future of fraud prevention and identity verification technologies.

⁸ <https://www.forbes.com/companies/tata-consultancy-services/>

II. Per 8 C.F.R. § 204.5 (h) (3) (ii), Documentation of Mr. Sequeira's membership in associations in his field, which require outstanding achievements of their members, as judged by recognized national or international experts in their disciplines or fields

Mr. Sequeira holds prestigious memberships in several elite professional communities for technology leaders, each reflecting his outstanding achievements and dedication to advancing financial technology and identity verification. Relevant details are provided below.

A. Technology Association of Georgia (TAG)

The Technology Association of Georgia (TAG) is a leading organization dedicated to the promotion and economic advancement of Georgia's technology industry. With over 30,000 members, TAG connects professionals through events, professional societies, and initiatives aimed at fostering innovation and growth within the technology sector⁹.

TAG convenes leading technology professionals dedicated to driving innovation and economic growth across Georgia's thriving technology ecosystem. Membership is granted to individuals who have demonstrated excellence in fostering advanced solutions and making significant contributions to the state's dynamic tech landscape. Mr. Sequeira's active participation in TAG exemplifies his leadership in financial technology and identity verification. By engaging with industry peers, promoting strategic collaboration, and sharing thought leadership, he consistently advances the region's fintech sector **See Exhibit 3.1**.

B. Association for the Advancement of Artificial Intelligence (AAAI)

The Association for the Advancement of Artificial Intelligence (AAAI) is a prominent international scientific society dedicated to advancing the understanding and application of artificial intelligence (AI). AAAI organizes conferences, publishes research, and provides resources to support the AI community¹⁰.

Membership in AAAI demands significant experience, proven impact, and endorsements from established AI experts. Mr. Sequeira's AAAI membership highlights his prowess in applying AI to combat financial fraud and enhance identity verification, solidifying his position as a trusted innovator and respected authority in the field **See Exhibit 3.2**.

C. Association of Certified Fraud Examiners (ACFE)

The Association of Certified Fraud Examiners (ACFE) is the world's largest anti-fraud organization, providing training, resources, and certification for professionals dedicated to detecting, preventing, and deterring fraud¹¹.

These stringent requirements ensure that membership is granted to individuals with demonstrated expertise and commitment to the field of fraud prevention¹². Mr. Sequeira's ACFE affiliation affirms his capacity to safeguard financial ecosystems, applying proven strategies

⁹ <https://www.tagonline.org/about-tag/why-tag/>

¹⁰ <https://aaai.org/about-aaai/>

¹¹ <https://www.acfe.com/about-the-acfe>

¹² <https://www.acfe.com/cfe-credential/eligibility>

and verification protocols to fortify trust and stability in an increasingly complex financial landscape **See Exhibit 3.3.**

In conclusion, Mr. Sequeira's memberships in TAG, AAAI, and ACFE highlight his extraordinary commitment to advancing financial technology, AI-driven fraud prevention, and robust identity verification standards. These esteemed affiliations are awarded based on merit, demonstrated impact, and professional endorsement, further affirming Mr. Sequeira's exceptional capabilities in this critical domain.

III. Per 8 C.F.R. § 204.5 (h) (3) (ii), Documentation of Mr. Sequeira's receipt of lesser nationally or internationally recognized prizes or awards for excellence in the field of endeavor;

Mr. Sequeira's exceptional contributions to the field of financial technology and fraud prevention are evidenced by the multiple awards received by GBG IDology for solutions developed under his leadership. While the awards were presented to the company, they directly recognize the innovative products and strategies spearheaded by Mr. Sequeira, highlighting his critical role in these achievements.

A. Identity and Access Security Solution Award

The Best Identity & Access Security Solution Award is a prestigious accolade that recognizes exceptional innovation and effectiveness in the realm of identity verification and access security. This award honors solutions that significantly enhance security protocols, ensuring robust protection against unauthorized access and fraud.

Mr. Sequeira was instrumental in the design and development of the ExpectID Decision Builder, a solution that played a pivotal role in GBG IDology being recognized with the Best Identity & Access Security Solution Award **See Exhibit 4.1.** This award underscores the significance of Mr. Sequeira's contributions in setting new benchmarks for identity verification and fraud detection solutions within the financial services industry.

Heidi Hunter, is the Senior Vice President of Product at Markaaz with over 15 years of experience in Product Management, Innovation Design, and Customer Success. She states,

Another crucial innovation Joel led was the Decision Builder tool, developed in response to the surge in digital customers and fraud threats during the COVID-19 pandemic in 2020. The Decision Builder is an advanced fraud prevention tool that empowers businesses to create custom rules by combining and analyzing multiple risk indicators from IDology's suite of risk indicators. It integrates diverse data signals—but not limited to—suspicious emails, high-risk mobile numbers, flagged IP addresses, and physical addresses associated with fraudulent activity—through a flexible rules engine that dynamically evaluates risks to identify specific fraud patterns. A combination of Artificial Intelligence (AI) along with IDology's dedicated fraud team, this tool empowers businesses to build precise and adaptive fraud prevention strategies. With over 30 million possible combinations, customers can design custom rules by blending various attributes, supported by a tool architecture optimized for real-time processing. The result was a significant improvement in fraud

*detection accuracy, enabling businesses to adapt swiftly to evolving fraud schemes without compromising customer retention. The solution is part of the core ExpectID platform and is now trusted by over 4,000 companies across multiple industries. During that time IDology maintained an impressive 99% customer retention rate for four consecutive years. In the same year IDology exceeded its annual revenue targets and achieved 38% year-over-year growth to reach \$276.5M in 2020. Most notably, nearly 90% of customers reported that the ExpectID solution with this feature measurably improved their revenue generation while enhancing end-customer experience. The impact of Decision Builder was so profound that it contributed to IDology winning the prestigious Stevie Award for New Product & Service Categories - Business Technology, further solidifying the company's leadership in identity verification and fraud prevention. **See Exhibit 9.4***

B. Finovate Award for Best Identity Management Solution

The Finovate Award for Best Identity Management Solution is a prestigious accolade that celebrates technological excellence and innovation in the fintech industry. It recognizes organizations that develop groundbreaking solutions aimed at enhancing security, user experience, and efficiency in identity verification and management processes. The award is considered a benchmark for innovation and leadership in financial technology, with a focus on addressing evolving challenges in fraud prevention and customer authentication.

Under Mr. Sequeira's leadership, GBG IDology was honored with this award posted on October 04, 2021, reflecting the transformative impact of ExpectID Flex Orchestration **See Exhibit 4.2**. This innovative product revolutionized identity verification by offering a flexible, low-code orchestration platform that streamlined onboarding processes while ensuring compliance with regulatory standards. By addressing challenges like verifying underbanked individuals and integrating data checks from alternative credit sources, the solution not only enhanced financial inclusivity but also set new industry standards for operational efficiency and security.

Professor Narayanan Jayaraman at Scheller College of Business, Georgia Institute of Technology holds the position of Professor of Finance. He has over 25 years of expertise in corporate finance, entrepreneurial finance, and private equity. About the rewards awarded under Mr. Sequeira's leadership, he states that:

Joel's work on ExpectID Flex Orchestration has revolutionized identity verification and fraud detection processes for GBG IDology and the larger fintech industry. This product has helped position GBG IDology as a leader in this space. This platform conducts comprehensive risk checks on email, location, device, and sanctions screening before verifying identity data, allowing institutions to improve lead quality and evaluate risk without adding unnecessary friction. By incorporating machine learning and advanced analytics, the platform allows companies to pick and choose the products that matter the most at the time of onboarding, optimizes fraud detection strategies and onboarding costs, and reduces false positives. A consumer lending company confirmed the efficacy of the ExpectID Flex Orchestration platform reporting a 5:1 return-on-investment (ROI) when the solution was employed at the earliest stage of the the customer evaluation. This early assessment allowed the company to screen out high-risk individuals before investing in costly identity

verification checks. Similarly, in the consumer insurance industry, the platform's advanced data insights led to a 1.92% increase in detected fraudulent transactions - a critical improvement as each prevented fraud case helps avoid substantial indirect costs including claim investigations, chargeback fees, higher underwriting expenses, increased premiums, regulatory compliance penalties, and potential reputational damage. Overall, the platform prevented over \$1 million in synthetic identity fraud losses and delivered a 15% ROI for insurance providers. Joel's solution contributed to GBG IDology winning the prestigious **Finovate Award for Best Identity Management Solution**, underscoring his extraordinary ability to create impactful solutions that safeguard financial transactions worldwide. **See Exhibit 9.5**

These prestigious awards, though presented to GBG IDology as a company, are a direct acknowledgment of Mr. Sequeira's groundbreaking work and expertise. His leadership and innovation in fraud prevention and identity verification have not only earned industry-wide acclaim but also align with the criteria under 8 C.F.R. § 204.5 (h) (3) (ii) for recognition of extraordinary ability through nationally or internationally recognized prizes or awards. His significant contributions to these award-winning solutions further reinforce his status as a distinguished leader in his field.

IV. Per 8 C.F.R. § 204.5 (h) (3) (vi), Evidence of authorship of Mr. Sequeira in professional, trade journals, or major media publications relating to their work in the field

Mr. Sequeira's groundbreaking work in financial technology and fraud prevention has been extensively recognized in esteemed professional journals and trade publications. These articles highlight his innovative contributions to identity verification and AI-driven fraud detection, affirming his expertise and leadership in the field.

A. Peer-Reviewed Publication - See Exhibit 10.1

- ***"Efficacy of Large Language Models in Combating Fraud***

International Journal of Management, IT & Engineering (August 2024, Impact Factor 7.119) **See Exhibit 10.1.1**

Mr. Sequeira's groundbreaking contributions to the application of artificial intelligence in fraud prevention and financial security are showcased in his peer-reviewed publication, *Efficacy of Large Language Models in Combating Fraud*. This article examines the role of Large Language Models (LLMs) in both enabling and mitigating fraudulent activities across various industries, including financial services, e-commerce, healthcare, and telecommunications. The journal, indexed in globally respected directories like Ulrich's and Cabell's, underscores the relevance and quality of the research within the academic and professional community.

Dennis Maicon, with over 30 years of experience in the financial technology sector, currently serves as Vice President of Banking and Payments at DataVisor. Previously, he held leadership roles at Fidelity National Information Services (FIS), including General Manager of the Financial Crime Management Business Unit and Vice President of Product Management for the Risk, Fraud, and Compliance Business Unit. Affirming about the paper says that:

Joel recently authored the paper "Efficacy of Large Language Models in Combating Fraud," published in the *International Journal of Management*. The paper explores how Large Language Models (LLMs) can be leveraged to detect and prevent fraud across various sectors, focusing on advanced techniques such as anomaly detection, multi-modal document verification, and real-time threat intelligence. As generative artificial intelligence (GenAI) technology becomes increasingly accessible, cybercriminals are expected to exploit it to advance their synthetic identity fraud tactics. Existing fraud detection tools may soon be inadequate to counter this growing threat, potentially leading to significant financial losses and Joel's expertise outlines ways in which LLM models can be used to detect and combat the evolving fraud patterns. Although newly published, this paper holds the potential for significant impact on the industry, showcasing Joel's forward-thinking approach to addressing emerging challenges in fraud prevention. It comprehensively maps out how fraudsters could exploit LLMs across different industries (banking, insurance, healthcare) while providing technical countermeasures using transformer models, biometrics, and real-time threat intelligence. This is particularly relevant in 2024 as generative AI tools like GPT-4 and Claude have become widely accessible, making AI-powered fraud more feasible. The paper provides practical frameworks for organizations to defend against these emerging threats by leveraging the same AI technologies. **See Exhibit 9.3**

The paper provides a detailed analysis of how LLMs can be used to detect sophisticated fraud schemes such as synthetic identity creation, phishing, deepfakes, and fraudulent document generation. Mr. Sequeira proposes innovative methodologies for leveraging LLMs in advanced fraud detection systems, including real-time anomaly detection, multi-modal biometric verification, and behavioral analysis. These methodologies highlight his ability to integrate cutting-edge AI technologies into practical fraud prevention frameworks. Notably, the research emphasizes solutions like transformer-based architectures and behavioral profiling that are reshaping industry standards for combating financial fraud while enhancing operational security and compliance.

This publication, through its inclusion in a high-impact journal, further validates Mr. Sequeira's expertise and establishes him as a thought leader in the field of financial technology. By addressing critical vulnerabilities and proposing actionable AI-driven strategies, Mr. Sequeira's work exemplifies the extraordinary contributions that advance fraud prevention and financial security in an increasingly digitized economy.

B. Published Articles - See Exhibit 10.2

- ***"IDology Expands Leading Identity Verification Platform With Unmatched Levels of Control, Customization and Visibility"***

Published by ITSecurityWire (September 16, 2020) See Exhibit 10.2.1

Mr. Sequeira's work in financial technology and identity verification has been prominently featured in leading professional and industry-specific publications. A notable example is an article published on ITSecurityWire, which highlights GBG IDology's expansion of its identity verification platform, a project led by Mr. Sequeira. The article emphasizes the platform's

unmatched levels of customization, control, and visibility—key features attributed to Mr. Sequeira’s leadership in the development of **ExpectID Decision Builder**. This innovative solution provided enterprises with the tools to streamline identity verification processes, enhance operational efficiency, and adapt to evolving fraud tactics.

On September 16, 2020, ITsec Bureau published an article titled, "*IDology Expands Leading Identity Verification Platform With Unmatched Levels of Control, Customization and Visibility*," spotlighting IDology and its groundbreaking advancements. The article detailed IDology’s innovative technology, describing it as follows:

With ExpectID’s Decision Builder, IDology customers can now build a nearly infinite number of industry and company- specific identity attribute scenarios and, with agility, make real-time, point-and-click adjustments that separate legitimate customers from fraud. The enhancements provide an unprecedented level of granularity and data control, as well as insight by delivering closed-loop identity verification data feedback for analytics, fine-tuning attributes and understanding customer behavior. As a result, businesses can respond to rapidly changing fraud vectors and quickly greenlight legitimate customers for a seamless verification experience and stronger relationships that drive revenue and lead to long-term growth. See Exhibit 10.2.1

The publication underscores the transformative impact of Mr. Sequeira’s contributions in advancing fraud prevention technology, particularly in enabling financial institutions to tailor their security measures to specific needs while maintaining robust compliance. This article not only showcases Mr. Sequeira’s expertise in creating scalable, AI-driven solutions also solidifies his reputation as a thought leader in the field of identity verification and fraud prevention.

- **“Idology Gives Clients More Control with Updated ExpectID Platform”**

Published by Mobile ID World (September 18, 2020) See Exhibit 10.2.2

Mr. Sequeira’s expertise and leadership in the field of identity verification and fraud prevention have been prominently recognized in a feature article on Mobile ID World. The article highlights the advancements brought about by GBG IDology’s identity verification solutions, developed under Mr. Sequeira’s guidance. It focuses on the integration of cutting-edge AI technologies that enhance the detection and prevention of fraud, emphasizing solutions like **ExpectID Decision Builder**, which offer unparalleled customization and operational efficiency for financial institutions.

The article published on September 18, 2020 underscores how Mr. Sequeira’s innovations addressed critical challenges in the financial sector, particularly in combating synthetic identity fraud. His role in driving these advancements positions him as a pivotal figure in creating solutions that align with the evolving needs of digital identity security. This coverage further reinforces his status as a thought leader and innovator in financial technology and identity management.

- **“GBG Idology Announces Innovation to Cross- Industry Real-time Fraud Intelligence Solution; Introducing GBG Trust in the U.S. Market”**

Published by Merchant Fraud Journal See Exhibit 10.2.3

Mr. Sequeira's impactful work in identity verification and fraud prevention is prominently featured in an article published in Merchant Fraud Journal. The article, authored by industry experts, highlights GBG IDology's innovative solutions developed under Mr. Sequeira's leadership, focusing on the challenges posed by synthetic identity fraud and evolving fraud tactics. This article underscores how solutions like **GBG Trust USA** have transformed fraud prevention strategies for financial institutions.

The article explores Mr. Sequeira's pivotal contributions to enhancing the efficiency of fraud detection systems through the integration of AI-driven analytics. It elaborates on how his work has enabled organizations to mitigate complex fraud risks while ensuring compliance and operational excellence. By introducing advanced, customizable fraud detection workflows, Mr. Sequeira's solutions have addressed critical needs in financial technology, establishing him as a leading innovator in the industry.

Stephanie Brazil currently works as Senior Sales Engineering Specialist at GBG Americas having expertise in technical sales initiatives and strategic consulting for identity verification and fraud prevention solutions. In the same regards, Stephanie states that:

His development of GBG Trust USA in 2024 represents another breakthrough in fraud prevention, enabling businesses to transparently monitor fraud patterns and detect repeated use of identity data across multiple industries. This solution helps stop prepaid card fraud, fraud around social engineering, bonus abuse for Gaming customers, fraud around tax refunds among other complex fraud tactics with just a few rules... See Exhibit 9.9

- **“Opt for layered identity verification for safer, efficient digital operations”**

Published by BAI (July 16th, 2024) See Exhibit 10.2.4

Mr. Sequeira's groundbreaking contributions to the field of fraud prevention and identity verification were prominently featured in an article titled "Opt for Layered Identity Verification for Safer, Efficient Digital Operations", published on the BAI website. This article, authored by experts in the financial services sector, explores innovative approaches to combating complex fraud scenarios, with a specific focus on the solutions developed under Mr. Sequeira's leadership at GBG IDology.

The publication emphasizes the significance of layered identity verification techniques, which combine AI-driven algorithms and human expertise to create robust fraud detection systems. It highlights the transformative role of Mr. Sequeira's work in the development of platforms like GBG Trust US and ExpectID Flex Orchestration, which enable financial institutions to tailor their security protocols while maintaining operational efficiency. The article specifically credits Mr. Sequeira for introducing cutting-edge methods that address synthetic identity fraud and foster financial inclusivity, showcasing his ability to stay ahead of evolving fraud tactics.

Published by a leading voice in banking and financial services, the article underscores Mr. Sequeira's expertise in creating solutions that align with the industry's demand for secure and

scalable identity verification systems. This coverage reaffirms his standing as an influential innovator in financial technology and a thought leader in fraud prevention strategies.

- **“Unlock what’s next for digital”**

Published by BAI Executive Report **See Exhibit 10.2.5**

Mr. Sequeira’s leadership and expertise in fraud prevention and identity verification are prominently highlighted in the BAI Executive Report, “Unlock What’s Next for Digital.” This authoritative publication, issued by BAI—an influential organization in the banking and financial services arena—examines the future of digital transformation and stresses the importance of robust security measures and operational agility. Within its pages, the report spotlights the solutions developed under Mr. Sequeira’s guidance, designed to navigate the increasing complexities of fraud prevention in a rapidly evolving digital landscape.

Notably, the report calls attention to Mr. Sequeira’s AI-driven identity verification strategies, including ExpectID Flex Orchestration, which equips financial institutions to dynamically configure fraud detection workflows while upholding regulatory standards. His forward-thinking approaches to countering synthetic identity fraud and expanding financial inclusion are portrayed as central elements in the broader move to modernize digital financial services. The BAI Executive Report thus reinforces Mr. Sequeira’s standing as a visionary in financial technology—one whose innovative ideas continue to shape the industry’s pursuit of more secure, efficient, and inclusive digital banking solutions

- **“3 innovative ways banks are helping protect you from financial fraud”**

Published by Bankrate.com (November 22, 2024) **See Exhibit 10.2.6**

Mr. Sequeira has been instrumental in combating the rise of synthetic identity fraud, a sophisticated tactic where fraudsters use a combination of real and fake information to create deceptive identities. As highlighted in the article “3 innovative ways banks are helping protect you from financial fraud”, Mr. Sequeira emphasized how AI-driven fraud tactics enable criminals to establish and legitimize synthetic identities over time, eventually committing financial fraud.

- **“Create seamless digital loan experiences with advanced verification tech”**

Published by BAI Executive Report (July 18, 2024) **See Exhibit 10.2.7**

Mr. Sequeira’s leadership and expertise in fraud prevention and identity verification are prominently highlighted in the BAI Executive Report, “Innovations in Lending Services.” This authoritative publication, issued by BAI—an influential organization in the banking and financial services arena—examines the value of building banking relationships through lending. Within its pages, the report spotlights the solutions developed under Mr. Sequeira’s guidance, designed to navigate the increasing complexities of fraud prevention in a rapidly evolving digital landscape.

The publication emphasizes the significant transformation that lending has undergone due to the rise of technology and the growth of online lending. Balancing security and convenience

remains the ultimate challenge. With the appropriate solution in place, lenders are able to deliver a seamless and secure browsing experience through digital lending.

- ***“Innovations in lending services”***

Published by BAI Executive Report (April 2024) See Exhibit 10.2.8

Mr. Sequeira’s leadership and expertise in fraud prevention and identity verification are prominently highlighted in the BAI Executive Report, “Innovations in Lending Services.” This authoritative publication, issued by BAI—an influential organization in the banking and financial services arena—examines the value of building banking relationships through lending. Within its pages, the report spotlights the solutions developed under Mr. Sequeira’s guidance, designed to navigate the increasing complexities of fraud prevention in a rapidly evolving digital landscape.

The publication emphasizes the significant transformation that lending has undergone due to the rise of technology and the growth of online lending. Balancing security and convenience remains the ultimate challenge. With the appropriate solution in place, lenders are able to deliver a seamless and secure browsing experience through digital lending.

- ***“Harness onboarding intelligence for a holistic fraud and risk approach”***

Published by BAI Executive Report (September 30th 2024) See Exhibit 10.2.9

Mr. Sequeira’s leadership and expertise in fraud prevention and identity verification are prominently highlighted in the BAI Executive Report, “Navigating effective risk management.” This authoritative publication, issued by BAI—an influential organization in the banking and financial services arena—examines topics like consumer payment preferences, FedNow and RTP, and check fraud. Within its pages, the report spotlights the solutions developed under Mr. Sequeira’s guidance, designed to navigate the ability to stay safe in the financial space by effectively managing risk.

The publication emphasizes the significance of fraudsters becoming experts at navigating the industry with stolen data. Institutions need deeper onboarding intelligence, considering the risk posed by the volume and cost of fraud. A fraud prevention strategy powered by velocity alerts and cross-industry intelligence are powerful tools on their own. However, their true potential comes into play when implanted together as part of a layered identity verification strategy.

- ***“Navigating effective risk management”***

Published by BAI Executive Report (September 2024) See Exhibit 10.2.10

Mr. Sequeira’s leadership and expertise in fraud prevention and identity verification are prominently highlighted in the BAI Executive Report, “Navigating effective risk management.” This authoritative publication, issued by BAI—an influential organization in the banking and financial services arena—examines topics like consumer payment preferences, FedNow and RTP, and check fraud. Within its pages, the report spotlights the solutions developed under Mr. Sequeira’s guidance, designed to navigate the ability to stay safe in the financial space by effectively managing risk.

The publication emphasizes the significance of fraudsters becoming experts at navigating the industry with stolen data. Institutions need deeper onboarding intelligence, considering the risk posed by the volume and cost of fraud. A fraud prevention strategy powered by velocity alerts and cross-industry intelligence are powerful tools on their own. However, their true potential comes into play when implanted together as part of a layered identity verification strategy.

The inclusion of Mr. Sequeira's work in high-impact journals and trade media validates his expertise and contributions to advancing fraud prevention technologies. By addressing critical industry challenges through AI-driven solutions, his publications affirm his standing as an influential innovator in financial technology and fraud prevention.

These publications, coupled with endorsements from industry leaders and measurable outcomes, illustrate Mr. Sequeira's extraordinary ability to lead advancements that enhance global financial security.

V. Per 8 C.F.R. § 204.5 (h) (3) (iii) Evidence of published material about Mr. Sequeira's work in professional or major trade publications or other major media

Several notable articles in professional and major trade publications have highlighted Mr. Sequeira's innovative work in identity verification, fraud prevention, and mobile device management solutions. These publications validate his leadership and contributions to the field.

A. "IDology Expands Leading Identity Verification Platform With Unmatched Levels of Control, Customization, and Visibility"

Published by ITsec Bureau (September 15, 2020) See Exhibit 5.1

The article highlights significant enhancements to IDology's ExpectID platform, a solution led by Mr. Sequeira's product innovation efforts. These advancements allow businesses to swiftly adapt to evolving fraud patterns, particularly during the COVID-19 pandemic, by enabling real-time, point-and-click adjustments to identity attribute scenarios. This flexibility seamlessly differentiates legitimate customers from fraudsters, improving onboarding experiences and strengthening fraud prevention.

The publication underscores the platform's unprecedented granularity in data control and analytics capabilities, which help businesses respond to fraud vectors efficiently while fostering stronger customer relationships.

B. "IDology helps enterprises fight digital identity fraud with cross-industry data"

Published by Biometric Update (Author: Abhishek Jadhav) (July 30, 2024) See Exhibit 5.2

The article details the launch of GBG Trust USA, a real-time cross-industry monitoring platform developed by IDology, a GBG company. This platform leverages data from a network of over 650 companies across 28 sectors, offering 30 billion unique attribute monitoring configurations. These capabilities enable enterprises to establish specific rules to identify fraudulent patterns, thereby enhancing Know Your Customer (KYC) checks by analyzing data attributes, identifying irregular patterns, and detecting recurring incidents. The system monitors combinations of data

attributes to flag suspicious activities, such as inconsistencies like the same identity associated with different dates of birth at the same address or a single mobile number linked to multiple individuals at different addresses. This comprehensive approach allows organizations to selectively escalate transactions that meet specific risk criteria for additional identity verification, improving efficiency, optimizing costs, reducing risk, and delivering secure customer experiences that drive loyalty and revenue.

C. “GBG IDology Announces Innovations to Cross-Industry, Real-Time Fraud Intelligence Solution; Introducing GBG Trust in the U.S. Market”

Published by Merchant Fraud Journal (July 23, 2024) See Exhibit 5.3

On July 23, 2024, IDology, a subsidiary of GBG, introduced GBG Trust USA, a real-time fraud intelligence solution designed to enhance Know Your Customer (KYC) processes published in Merchant Fraud Journal. This platform monitors data attributes across a vast network of over 650 brands spanning 28 sectors, enabling businesses to assess transaction trustworthiness by comparing unique attributes against a comprehensive database. This approach aids in detecting cross-industry fraud patterns and provides a holistic view of suspicious activities.

The launch of GBG Trust underscores IDology's commitment to delivering robust fraud protection strategies that balance security with customer experience. By offering transparent decision-making tools and precise configuration options, the solution allows enterprises to adapt to emerging fraud trends, reduce false positives, and optimize operational efficiency. This development reflects a strategic response to the increasing sophistication of fraud tactics and the necessity for cross-sector collaboration in combating financial crimes.

D. “GBG IDology Announces Innovations to Cross-Industry, Real-Time Fraud Intelligence Solution; Introducing GBG Trust in the U.S. Market”

Published by PR Newswire (July 23, 2024) See Exhibit 5.4

This press release unveiled GBG Trust USA, a real-time fraud intelligence solution designed to enhance identity verification and fraud prevention across multiple industries on PR Newswire. GBG Trust leverages a vast network of over 650 brands across 28 sectors, providing enterprises with a comprehensive view of evolving fraud trends. This extensive network enables businesses to make informed, transparent decisions that improve efficiency, optimize costs, and reduce risk. By analyzing unique transaction attributes against this expansive dataset, organizations can detect cross-industry fraud patterns and assess the trustworthiness of transactions in real-time.

The solution offers precise configuration capabilities, allowing enterprises to adapt to emerging fraud trends while minimizing false positives. This flexibility ensures that businesses can maintain robust fraud protection strategies without compromising the customer experience. James Bruni, Managing Director at IDology, emphasized the importance of a comprehensive and multi-faceted fraud protection strategy, stating that GBG Trust USA extends the power of IDology's extensive cross-industry network to provide more robust onboarding intelligence.

E. “AirWatch Express Enhances MDM Experience for Consumers”

Published by PCQuest (August 2016) See Exhibit 5.5

In August 2016, VMware introduced AirWatch Express on PCQuest, a streamlined mobile device management (MDM) cloud solution aimed at simplifying device configuration and security for organizations. This solution enables quick setup of devices with essential apps, email, and Wi-Fi, while ensuring necessary data encryption and security measures are in place. Designed for companies with limited IT resources, AirWatch Container (a.k.a AirWatch Workspace or AirWatch Express) offers an intuitive platform that facilitates efficient management of employee devices, thereby enhancing productivity and safeguarding data.

Blake Brannon, then Vice President of Product Marketing for End-User Computing at VMware, emphasized that AirWatch Container (a.k.a AirWatch Workspace or AirWatch Express) empowers organizations to support an increasingly mobile workforce without the need for extensive technical knowledge or additional IT staff. The cloud-based solution is compatible with iOS, macOS, Android, and Windows 10, providing a versatile tool for businesses to mitigate security risks associated with employee mobile device usage. Features such as configuration control, data leakage prevention, and remote wiping of work data on lost or stolen devices contribute to a robust security posture.

F. “VMware AirWatch – Enterprise Mobility Management

Published by Keller Schroeder (March 2016) See Exhibit 5.6

The article highlights AirWatch's capabilities in managing a diverse range of mobile devices, including smartphones, tablets, and laptops, across multiple operating systems such as Android, iOS, and Windows. It emphasizes features like mobile device management, application management, content management, and containerization, which collectively enhance security and streamline operations for organizations.

G. “B. Braun Brings Mobility to Life with AirWatch-enabled BYOD Initiative”

Published by B. Braun Case Study (2011) See Exhibit 5.7

In 2011, B. Braun Melsungen AG, a leading medical and pharmaceutical device company, sought to enhance operational efficiency by implementing an enterprise mobility management (EMM) strategy. With over 50,000 employees across 60 countries, the company aimed to provide secure, anytime, anywhere access to corporate resources through a Bring Your Own Device (BYOD) program. After evaluating various EMM solutions, B. Braun selected AirWatch® by VMware® to fulfill its mobility goals.

Over three years, B. Braun deployed more than 7,500 iOS devices, including iPhones and iPads, to employees worldwide, with approximately 2,000 being employee-owned and 5,500 corporate-owned. The company established a robust BYOD policy in collaboration with local workers' councils, ensuring corporate access while maintaining personal data privacy. AirWatch facilitated customized configuration policies tailored to specific regions, addressing varying privacy laws and enabling employees to use personal devices for corporate email and data access globally.

Security remained a focal point, with B. Braun leveraging existing SAML and Microsoft Active Directory infrastructures for simplified device enrollment and authentication, alongside Lotus Notes for secure email delivery. AirWatch's solutions allowed the company to navigate legal implications of mobile device usage across different countries by setting up user groups by region and country for distributing corporate information, ensuring compliance with local regulations.

Additionally, B. Braun utilized AirWatch to provide more than 20 internal and public applications to employees in the field, including product catalogs and training courses. The AirWatch® App Catalog enabled on-demand access to updated applications, empowering employees to download necessary resources independently.

Looking ahead, B. Braun plans to explore further AirWatch solutions, such as the AirWatch® Container for secure enterprise application workspaces and AirWatch® Browser for protected web access on devices. The company is also considering expanding device options to include Android, aiming to provide greater security benefits and flexibility for employees.

The collective evidence from these publications demonstrates the profound impact of Mr. Sequeira's contributions to the financial technology and enterprise mobility management industries. His work has been recognized across professional and major trade media, fulfilling the requirements under 8 C.F.R. § 204.5(h)(3)(iii) for published material about his work.

VI. Per 8 C.F.R. § 204.5 (h) (3) (ix) Evidence that Mr. Sequeira has commanded a high salary or other significantly high remuneration for services, in relation to others in the field.

A key indicator of extraordinary ability is commanding remuneration significantly higher than peers in the same field. Mr. Sequeira's compensation package provides concrete evidence of his exceptional expertise and contributions to Financial Technology, specifically in Identity Verification, Fraud Prevention, and Generative AI applications. His remuneration highlights his technical proficiency and the industry's recognition of his leadership and transformative innovations.

This exceptional level of remuneration highlights Mr. Sequeira's position within the top 10% of professionals in his field. His compensation, significantly exceeding industry standards, provides clear evidence of his extraordinary ability. Supported by comparative data and his substantial contributions to Financial Technology, Mr. Sequeira's earnings substantiate his eligibility under 8 C.F.R. § 204.5(h)(3)(ix) for EB-1A classification and reaffirm his status as a distinguished leader in his field.

VII. Per 8 C.F.R. § 204.5(h)(3)(iv), Mr. Sequeira has participated on a panel, or individually, as a judge of the work of others in the field

Mr. Sequeira's expertise in financial technology has earned him recognition as a judge and advisor for prestigious awards and organizations. Notably, he has served as a judge for the 2024 PayTech Awards USA by Fintech Futures and the Globee® Awards for Technology and American Business and many more. These roles underscore his deep understanding of cutting-edge technologies and commitment to fostering innovation in the fintech sector.

Additionally, Mr. Sequeira's invitations to advisory boards, including Highmoon Capital and Plumlogix, further highlight his prominence as a trusted expert. His participation in these roles demonstrates his extraordinary standing in financial technology and his ability to evaluate and influence transformative innovations.

A. Panel Judging Roles

- ***Business Intelligence Group: Stratus Awards for Cloud Computing:*** Mr. Sequeira was invited to join the judging panel for the 2024 Stratus Awards for Cloud Computing, hosted by the Business Intelligence Group ***See Exhibit 7.1.1***. The organization, known for recognizing excellence and innovation across various industries, selects judges through a rigorous process, emphasizing extensive expertise and contributions to the field.

The Stratus Awards honor achievements in cloud computing and SaaS, with nominees evaluated on their innovation, execution, and impact. Mr. Sequeira's selection reflects his deep knowledge and leadership in cloud technologies and his ability to assess complex technological solutions.

As a judge, Mr. Sequeira reviewed and scored submissions, providing critical evaluations based on predefined criteria. His role involved analyzing innovations that drive cloud computing advancements, ensuring that winners exemplify industry excellence. This participation highlights his prominence as a thought leader and expert in evaluating transformative technologies

- ***Paytech Awards USA:*** The PayTech Awards USA, organized by Fintech Futures, is a distinguished annual event that honors excellence and innovation in the financial technology sector across the United States. It recognizes groundbreaking

advancements in payments, digital banking, and financial services, drawing participation from senior executives, directors, and decision-makers of leading financial institutions and fintech companies.

As a judge for the 2024 PayTech Awards, Mr. Sequeira was entrusted with critical responsibilities, including evaluating and scoring nominations based on innovation, execution, and impact. He assessed submissions from top-tier organizations and startups, applying his expertise in identity verification and fraud prevention to ensure the selection of solutions that embody transformative advancements in the fintech sector. His role required a thorough understanding of cutting-edge technologies, industry challenges, and strategic problem-solving, reflecting his exceptional standing as a leader and expert in financial technology **See Exhibit 7.1.2**

- **Globee® Awards for Technology:** The Globee® Awards for Technology is a globally recognized program that honors excellence and innovation across various technological domains, including Artificial Intelligence, Information Technology, Cybersecurity, Infrastructure, Software, and Digital Transformation. This prestigious platform attracts global participation from organizations and individuals committed to advancing the technology landscape, offering unparalleled visibility and credibility to its awardees. Judges are selected based on their industry expertise and are responsible for evaluating and scoring entries to identify groundbreaking advancements and transformative solutions.

In 2024, Mr. Sequeira was invited to serve as an industry judge for the Globee® Awards for Technology, contributing his critical insights as part of the distinguished judging panel **See Exhibit 7.1.3**. His role involved reviewing and scoring nominations based on innovation ensuring that the selected winners represented the pinnacle of excellence in their respective fields.

- **Business Intelligence Group AI Excellence Awards:** The Business Intelligence Group's AI Excellence Awards is a prominent global recognition program celebrating innovative advancements in artificial intelligence. This award identifies exceptional achievements across industries where AI is applied to drive transformative outcomes, elevate operational efficiency, and foster groundbreaking innovation. The program's judging process relies on a distinguished panel of experts who assess entries for their impact, originality, and execution.

In 2024, Mr. Sequeira was invited to join the judging panel for the AI Excellence Awards **See Exhibit 7.1.4**. His role involved critically evaluating submissions, providing detailed feedback, and scoring nominees based on the transformative potential of their AI applications. His expertise in leveraging AI for identity verification and fraud prevention added depth to the evaluation process, ensuring that the awardees represented the forefront of AI innovation.

- **The Stevie® American Business Awards:** Mr. Sequeira served as a distinguished judge for the 2024 Stevie® American Business Awards, a prestigious accolade often referred to as the "Oscars of Business." These awards recognize excellence and innovation across industries in the United States. As a member of the judging panel, Mr.

Sequeira brought his expertise as the Director of Product Management at IDology, specializing in financial technology, fraud prevention, and AI-driven identity verification **See Exhibit 7.1.5.**

- **TITAN Business Awards:** The Titan Business Awards is a globally recognized program that honors excellence, innovation, and transformative achievements across industries, celebrating outstanding leaders and projects that shape the future of business.

As a distinguished jury member, Mr. Sequeira contributed his expertise to evaluating entries across various categories, focusing on innovation, measurable impact, and strategic execution. His role reflects his recognized leadership in financial technology and fraud prevention, as well as his commitment to advancing excellence in the global business community. This appointment underscores Mr. Sequeira's position as an influential professional in his field, trusted to identify and evaluate groundbreaking initiatives that exemplify industry-wide significance **See Exhibit 7.1.6.**

In this capacity, he evaluated submissions across various categories, focusing on innovation, measurable impact, and execution. The role involved meticulous assessment to ensure nominees reflected the high standards of excellence the Stevie® Awards are known for. His participation not only highlights his thought leadership in financial and security technologies but also demonstrates his recognition as a trusted evaluator of industry-leading innovations.

B. Membership Roles

- **Hustle Fund Angel Squad:** Hustle Fund Angel Squad is a collaborative investment community designed to support and empower early-stage entrepreneurs and investors. It provides its members with access to deal flow, educational resources, and opportunities to invest in innovative startups. Angel Squad members are part of a dynamic network that includes seasoned investors and industry experts, fostering connections and shared learning in the venture capital ecosystem.

Mr. Sequeira was welcomed into the Hustle Fund Angel Squad **See Exhibit 7.2.1.** This membership reflects his commitment to fostering innovation and collaboration within the entrepreneurial ecosystem. The invitation highlights his access to a network of accomplished peers and founders, supporting deal flow and strategic investments, particularly in emerging technologies.

Kunal Muchhala, specializing in product management at leading organizations, is the Lead Product Manager at Sift. In this role, he has focused on scaling automated fraud detection and mitigation for businesses through the innovative Sift Workflows Platform. In the same regards, he states:

Moreover, Joel is a member and investor at Hustle Fund, a venture capital firm known for its focus on startups, where founders can connect, learn from industry leaders, practice their pitch, and get feedback from investors. Membership involves an interview process, and Joel actively participates in evaluating investment opportunities alongside Hustle Fund's team,

*reviewing pitches from top portfolio companies. Through this role, he not only invests but also networks with other operators and investors via various virtual events. This involvement allows him to have a meaningful impact and add value to the financial technology community and helps shape the direction of product development within the larger industry. Joel's reputation within the industry has made him a sought-after advisor. However, despite receiving multiple offers to serve as an advisor for various companies, Joel has had to turn them down due to his current visa status. Only a person recognized as a thought leader would be selected to advise other companies and thus shape the direction of the industry. These roles, which would be of great benefit to U.S. companies and the industry at large, highlight his value and the demand for his insights in the industry. See **Exhibit 9.6***

This role allows Mr. Sequeira to contribute his expertise in evaluating early-stage ventures, leveraging his extensive background in financial technology and fraud prevention solutions to shape the next wave of industry innovations. The Angel Squad membership underscores his standing as a thought leader in fintech and strategic investment communities.

C. Advisory Board Memberships Invitations

Mr. Sequeira's extraordinary ability is further highlighted by the numerous invitations he is issued for Advisory Board Membership positions. Mr. Sequeira's current immigration status prevents his acceptance of these positions, but should not limit the consideration they offer towards his profile. The prestige of the below listed organizations reflect the caliber of candidates that are invited for advisory board membership. Upon approval of Mr. Sequeira's Green Card, he will formally accept the invitation to join these memberships.

- **Plumlogix:** Plumlogix, established in 2006, is a leading organization specializing in Salesforce consulting and digital transformation. With over 75 years of combined experience, the company has carved a niche in delivering tailored solutions for industries such as nonprofits, education, and manufacturing. Plumlogix focuses on enhancing customer experiences, fostering community engagement, and driving data-centric decision-making processes. Through its strategic approach, the organization empowers its clients to navigate the complexities of digital integration and achieve operational excellence.

Mr. Sequeira was invited to join the Plumlogix Advisory Board, recognizing his unparalleled expertise in B2B marketing, product development, and business process optimization **See Exhibit 7.3.1.**

- **Highmoon Capital:** Highmoon Capital is a distinguished investment firm renowned for its innovative philosophy, seamlessly integrating traditional financial practices with cutting-edge strategies to drive impactful growth. Highmoon Capital's commitment to fostering sustainable growth and informed decision-making positions it as a leader in the financial industry.

Mr. Sequeira, a recognized expert in financial management and fintech innovation, was invited to join the Highmoon Capital Advisory Board **See Exhibit 7.3.2.**

ProMax Loans: ProMax Loans is a leading organization in financial services, specializing in providing innovative loan solutions tailored to meet diverse client needs. With a commitment to fostering financial inclusivity and leveraging cutting-edge technologies, ProMax Loans empowers individuals and businesses to achieve their financial goals through personalized and accessible lending options.

Mr. Sequeira was invited to join the ProMax Loans Advisory Board, recognizing his exceptional expertise in financial management, product innovation, and fintech-driven strategies **See Exhibit 7.3.3.**

2Quip: 2Quip is at the cutting edge of technological innovation, focusing on business process automation and operational efficiency. The organization is renowned for its advanced tools that not only streamline workflows but also minimize manual dependencies and boost productivity across various industries. By integrating state-of-the-art technologies, 2Quip empowers companies to sustain growth while staying competitive in a rapidly evolving market landscape.

Recognized for his unparalleled expertise in digital transformation, product innovation, and process optimization, Mr. Sequeira was invited to join the 2Quip Advisory Board **See Exhibit 7.3.4.**

- **Uvionix:** Uvionix Health stands as a pioneer in healthcare innovation, offering cutting-edge solutions that integrate advanced technology with patient care. Focused on revolutionizing health monitoring and management, the organization's core mission is to enhance the quality and efficiency of healthcare delivery. By leveraging artificial intelligence and data-driven methodologies, Uvionix Health empowers providers to make informed decisions and optimize patient outcomes.

Mr. Sequeira was invited to join the Uvionix Health Advisory Board due to his notable expertise in digital transformation and strategic innovation **See Exhibit 7.3.5.**

D. Peer-reviewed Journal Roles

- **ESP Journal of Engineering & Technology Advancements (ESP-JETA):** Mr. Sequeira has been invited to join the editorial board of ESP-JETA **See Exhibit 7.4.** This multidisciplinary, peer-reviewed journal focuses on innovative research in fields such as computer science, artificial intelligence, cloud computing, and data engineering. The invitation acknowledges Mr. Sequeira's extensive expertise in these areas, aligning with the journal's mission to advance engineering and technology innovations.

Mr. Sequeira's responsibilities as an editorial board member include evaluating research submissions, maintaining high-quality peer review standards, and contributing to the journal's reputation for scholarly excellence. This role highlights his professional recognition as a leader in his field and his commitment to advancing technological research globally

Through his roles as a judge, advisor, and peer reviewer, Mr. Sequeira has consistently demonstrated his extraordinary ability to evaluate, guide, and influence advancements in financial technology and related fields. His participation in these distinguished judging panels, advisory boards, and academic platforms underscores his exceptional expertise and recognition as a leader in the industry.

VIII. Per 8 C.F.R. § 204.5 (h) (3) (v), Evidence of Mr. Sequeira's original scientific, scholarly, artistic, athletic, or business-related contributions of major significance to the field:

As outlined in detail below, Mr. Sequeira has made original contributions of major significance to the field of financial technology, particularly in mobile security, identity verification, and fraud prevention. His innovative work has not only been widely adopted across industries but also set new standards in these sectors.

A. Patents

“System and Method for Searching Content Across Multiple Applications”

October 2018 (US Patent No. US 101045051 B2) (Exhibit 8.1.1)

Mr. Sequeira’s contributions to the "System and Method for Searching Content Across Multiple Applications" have been recognized through various professional and industry-specific publications, reflecting the significance of his work in the field of mobile security and enterprise solutions. The patented system, US10104051, represents a pivotal innovation in mobile application containerization, allowing for the secure management of corporate and personal data on mobile devices. This invention directly addresses the challenges of data loss prevention, regulatory compliance, and operational efficiency in the era of Bring Your Own Device (BYOD) policies.

This patent, held by AirWatch, underscores their innovative contributions to enterprise mobility management (EMM) and cybersecurity. The original contributions encompass a pioneering system co-invented to revolutionize content search across various applications, fundamentally improving data organization and retrieval within computing environments. These innovations directly confront the challenges inherent in managing vast quantities of files efficiently, offering users seamless access to specific content in extensive data repositories. The patented solutions go beyond traditional search methods, empowering users with advanced functionalities tailored to diverse content types and multiple platforms. Inventive algorithms and techniques underpin these systems, facilitating navigation through complex data structures and optimizing search queries for enhanced user experience. Noteworthy is the system's ability to respect access restrictions and user privacy, showcasing a unique architecture that prioritizes data security while maximizing search efficiency.

This patent addresses a common problem where users struggle to locate specific files among large quantities of data stored in multiple applications. By providing a unified search function, it streamlines data retrieval and organization, making it easier for users to access needed information quickly and efficiently.

The impact of this patent extends across various industries, including healthcare, finance, and information technology, where efficient data management is crucial. It helps businesses handle large volumes of data more effectively, leading to improved decision-making and streamlined operations.

Vivek Seshadri who is currently the Chief Financial Officer and Director in Business Finance at Hitachi Payment Services who brings over 12 years of experience in investment banking and corporate strategy. He states about the contributions of Mr. Sequeira that:

Innovation is crucial in the ever-evolving field of financial technology, and Joel exemplifies this spirit. His groundbreaking work at GBG IDology along with the U.S. patents he co-invented in enterprise mobility at VMware AirWatch, demonstrates his ability to push the boundaries of technology.

*The identity verification market was valued at \$10.45 billion in 2023, while the fraud prevention market reached approximately \$43.97 billion the same year. Both markets are projected to grow significantly, with North America leading the way as a key region due to its advanced regulatory frameworks, rapid digital adoption, and high investment in combating sophisticated fraud schemes. Joel's innovative solutions through GBG Americas have played a pivotal role in addressing the identity and fraud challenges, particularly in North America, where his contributions have supported financial institutions, enterprises, and government agencies in achieving enhanced security and compliance. **See Exhibit 9.7***

"System and Method for Restricted Application Visibility"

September 2018 (US Patent No. US 10073720 B2) (See Exhibit 8.1.2)

Mr. Sequeira's innovative contributions to mobile security and application management are encapsulated in the patent US10073720, titled "System and Method for Enhanced Application Visibility and Management". This patent addresses critical challenges in enterprise mobility by providing a secure mechanism for managing application access and visibility on mobile devices, ensuring sensitive corporate data remains protected while enhancing user experience.

The invention focuses on restricting application visibility and access based on pre-configured rules, which include user roles, device types, and compliance with corporate policies. This solution empowers organizations to securely manage applications on mobile devices, particularly in Bring Your Own Device (BYOD) environments, where personal and corporate data coexist. By enabling controlled visibility and interaction with corporate applications, the patented system enhances security while maintaining privacy for users.

Mr. Sequeira's contributions include the integration of data loss prevention (DLP) features, such as restricting copy-paste, downloads, and file-sharing functions, alongside multi-factor authentication for heightened security. The patent also introduces a framework for secure application management that is seamlessly integrated with Mobile Device Management (MDM) solutions, allowing enterprises to enforce compliance policies without disrupting user workflows.

This patented system has been extensively featured in professional trade journals and industry discussions, highlighting its critical impact on enabling secure and efficient enterprise mobility. Mr. Sequeira's work, as reflected in this patent, underscores his ability to solve complex challenges with innovative, scalable solutions, further establishing his expertise and leadership in mobile security and application management.

B. GBG IDology AI-Driven Systems

GBG IDology, a subsidiary of GBG (a global leader in identity verification and fraud prevention), is a highly respected organization in the field of financial security. It serves over 4,000 businesses in the Americas and over 20,000 customers globally, including major financial institutions, healthcare providers, and government entities. GBG IDology has earned a reputation for delivering innovative, AI-driven solutions to address sophisticated fraud tactics and ensure compliance with regulatory standards¹³. The company's strong focus on innovation and collaboration solidifies its status as a top-tier provider in the industry.

At GBG IDology, Mr. Sequeira leads the development of AI-driven fraud prevention and identity verification systems that are essential for securing financial transactions **See Exhibit 2.1**. His key contributions include designing and overseeing the **creation of ExpectID Flex Orchestration (ExpectID Flex API), ExpectID Decision Builder and GBG Trust USA**, which enable financial institutions to detect and prevent fraud in real-time. **See Exhibit 2.1**. Mr. Sequeira's leadership in integrating AI-driven algorithms has significantly enhanced the company's ability to stay ahead of evolving fraud tactics, solidifying GBG IDology as a leader in the field.

In his role, Mr. Sequeira's contributions are critical to GBG IDology's position as a top provider of financial security solutions, which are now integral to reducing fraud and enhancing operational efficiency for the financial sector.

Amalendu Iyer is a leading figure in the field of AI and Machine Learning, with over a decade of engineering experience. Currently, he serves as one of the Machine Learning/ AI Engineers at Notion and expertise in IoT device management, noise-canceling technology, and data transmission optimization. He outlines Mr. Sequeira's key accomplishments:

His design of GBG Trust USA was pivotal in the realm of fraud detection and identity verification for the company. The platform was crafted to address the sophisticated and evolving tactics used by fraudsters, particularly those who operate across different industries using stolen data and Gen AI to falsify identities. Joel's design facilitates collaboration among financial institutions through a consortium, enabling them to use shared data and collectively combat cross-industry fraud more effectively. The platform's capability to track and analyze data attributes—up to 30 billion combinations—that repeat across different sectors allows companies to make more informed and transparent decisions, significantly reducing false positives and enhancing the efficiency of fraud detection processes.

¹³ <https://www.idology.com/about-us/company/>

Moreover, Joel's work on ExpectID FlexAPI is another example of his forward-thinking approach. His design features a low-code, drag-and-drop interface that simplifies the integration of various identity verification products, allowing customers to select the specific solutions they need to optimize their onboarding workflows. This capability, rare among vendors at the time, is especially valuable to verify underbanked individuals with low credit scores who may not have the necessary information for full KYC checks. By orchestrating data checks from alternative credit sources, Joel's solution greatly enhances financial inclusivity, helping these individuals gain access to financial services.

See Exhibit 9.1

In the same regards, Christina Luttrell who recently concluded her tenure as the Chief Executive Officer at GBG Americas with extensive experience in fraud prevention stated:

*Another significant feature developed by Joel was the ExpectID Decision Builder. During the COVID-19 pandemic in 2020, the need for quick and accurate identity verification became paramount due to the influx of new digital customers. The feature allowed companies to define and combine over 30 million potential data attribute scenarios, leveraging a blend of AI and human intelligence to separate legitimate customers from fraudsters. As a key component of IDology's ExpectID platform, which serves over 4,000 companies across various industries, this feature significantly enhanced identity verification, fraud detection, and compliance processes. The success of the Decision Builder was instrumental in IDology securing the prestigious Stevie Award in the New Product & Service Categories - Business Technology, underscoring Joel's ability to deliver high-impact solutions in response to complex market demand. **See Exhibit 9.2***

Dennis Maicon is currently Vice President and Head of Banking and Payments at DataVisor. Previously, he served as General Manager of Fidelity National Information Services' (FIS) Financial Crime Management Business Unit and as VP, Product Management for their Risk, Fraud, and Compliance Business Unit. He outlines Mr. Sequeira's key contributions during their time together at GBG IDology:

His contributions to our company and the field of identity verification have been extraordinary, particularly his work on the ExpectID Flex API, which revolutionized our approach by enabling businesses to seamlessly verify identities through a low-code solution that very few vendors offered at the time. Joel's ingenious design simplifies complex processes with a straightforward interface, reducing development costs and time by combining multiple IDV solutions with a drag-and-drop feature. This feature allows companies to quickly screen consumers using non-PII data before conducting full KYC checks with sensitive information like social security numbers and date of birth. This streamlined approach, particularly beneficial for individuals with thin credit files, the underbanked, and those with low credit scores, has significantly enhanced our market presence, driven revenue growth. This solution enabled my team to enter and expand strategically into new markets - insurance, asset management, business funding, mortgage lending, banking services and check advances and

offer enhancements to existing customer workflows, expanding IDology's addressable market and solidifying our competitive position. The consumer lending industry, clients experienced a 5:1 return on investment using the ExpectID Flex API. In the insurance sector, a client realized a 15% ROI, increased detected fraudulent transactions by 1.92%, and saved over \$1 million that would have otherwise been lost to synthetic identity fraud.

*Prior to my departure from IDology, Joel was getting ready to launch GBG Trust USA. His unique design exemplifies his ability to stay ahead in fraud detection, transforming complex tools into intuitive, user-friendly solutions through innovative thinking. This tool monitors suspicious activity in real-time, analyzing repeat instances of identity data to identify suspicious trends, reduce false positives, and enhance overall detection accuracy. A key selling point of this tool is its ability to support 30 billion unique attribute configurations, enabling businesses to assess transaction trustworthiness in real-time and detect crossover fraud by matching unique attributes across the network. This capability has been crucial in helping GBG IDology's clients combat sophisticated fraud schemes and stay competitive in the market. Recognizing its strategic importance, IDology dedicated significant resources to this platform in 2024, expecting it to provide a competitive edge in AI-driven fraud detection. I can attest that this tool is crucial to the company's success in fraud prevention today. **See Exhibit 9.3***

Heidi Hunter, is the Senior Vice President of Product at Markaaz with over 15 years of experience in Product Management, Innovation Design, and Customer Success. During her professional experience Heidi was involved in integrating and advancing product strategies for leading identity verification companies She emphasizes Mr. Sequeira's contributions and their significance,

Among Joel's most transformative contributions was the development of the ExpectID Flex API. It represented a paradigm shift in identity verification workflows. This innovative platform combines multiple IDology microservices into a single, unified API endpoint, enabling comprehensive checks for email validity, phone verification, IP address risk, mobile device risk, and Patriot Act watchlists through a streamlined verification process. Its technical architecture eliminated the need for multiple API integrations and complex coding that competitors required at the time. The platform's intuitive drag-and-drop interface allows businesses to orchestrate these microservices in customizable stages, where each stage could have its set of products thus controlling how and when different checks are performed in their consumer journey. This way businesses could validate digital presence indicators and screen for risk factors early on before proceeding to full identity verification, enabling them to optimize costs at each stage while maintaining security integrity. While integration with competitor products required extensive coding and integration work, the solution significantly reduced implementation time. Competitors began developing similar approaches within the next couple of years, establishing a new industry standard for verification workflow design. The business impact was compelling where with

this capability a leading consumer lending company achieved a 5:1 Return-On-Investment (ROI) by assessing risks at the point of lead acquisition, eliminating unnecessary verification costs for high-risk individuals early in the process.

Another crucial innovation Joel led was the Decision Builder tool, developed in response to the surge in digital customers and fraud threats during the COVID-19 pandemic in 2020. The Decision Builder is an advanced fraud prevention tool that empowers businesses to create custom rules by combining and analyzing multiple risk indicators from IDology's suite of risk indicators. It integrates diverse data signals—but not limited to—suspicious emails, high-risk mobile numbers, flagged IP addresses, and physical addresses associated with fraudulent activity—through a flexible rules engine that dynamically evaluates risks to identify specific fraud patterns. A combination of Artificial Intelligence (AI) along with IDology's dedicated fraud team, this tool empowers businesses to build precise and adaptive fraud prevention strategies. With over 30 million possible combinations, customers can design custom rules by blending various attributes, supported by a tool architecture optimized for real-time processing. The result was a significant improvement in fraud detection accuracy, enabling businesses to adapt swiftly to evolving fraud schemes without compromising customer retention. The solution is part of the core ExpectID platform and is now trusted by over 4,000 companies across multiple industries. During that time IDology maintained an impressive 99% customer retention rate for four consecutive years. In the same year IDology exceeded its annual revenue targets and achieved 38% year-over-year growth to reach \$276.5M in 2020. Most notably, nearly 90% of customers reported that the ExpectID solution with this feature measurably improved their revenue generation while enhancing end-customer experience. The impact of Decision Builder was so profound that it contributed to IDology winning the prestigious Stevie Award for New Product & Service Categories - Business Technology, further solidifying the company's leadership in identity verification and fraud prevention.

Joel was also instrumental in designing the custom velocity tool, which was later rebranded as GBG Trust USA that was officially launched in 2024. This advanced platform has substantially elevated the company's fraud detection capabilities, frees up fraud analysts time for critical thinking and strategy, and encourages collaboration between AI tools. Joel came up with the design, the wireframes, and made the tool flexible so it could adapt instantly to different customer workflows. The platform's sophisticated rules engine enables customers to translate complex fraud patterns into automated detection rules. For example, the system can identify when fraudsters use stolen or manipulated identities across multiple industries but use a different email address. This is accomplished by correlating identity elements like names, SSNs and addresses with varying email addresses across IDology's consortium network. With approximately 30 billion unique identity element combinations available, customers can create highly specific rules tailored to their fraud use cases. The tool also simulates the impact of velocity rule changes to ensure they align with risk thresholds,

*monitors transactions at the application stage for early detection of fraudulent behavior, and leverages the IDology network for real-time notifications of high-risk attributes seen across different industries. With its potential to significantly enhance fraud prevention strategies, this platform is expected to drive substantial growth and innovation in the coming years and the company is dedicating significant resources to enable this platform for its customers. See **Exhibit 9.4***

Professor Narayanan Jayaraman at Scheller College of Business, Georgia Institute of Technology holds the position of Professor of Finance. He has over 25 years of expertise in corporate finance, entrepreneurial finance, and private equity. About the rewards awarded under Mr. Sequeira's leadership, he states that:

*Joel's work on ExpectID Flex Orchestration has revolutionized identity verification and fraud detection processes for GBG IDology and the larger fintech industry. This product has helped position GBG IDology as a leader in this space. This platform conducts comprehensive risk checks on email, location, device, and sanctions screening before verifying identity data, allowing institutions to improve lead quality and evaluate risk without adding unnecessary friction. By incorporating machine learning and advanced analytics, the platform allows companies to pick and choose the products that matter the most at the time of onboarding, optimizes fraud detection strategies and onboarding costs, and reduces false positives. A consumer lending company confirmed the efficacy of the ExpectID Flex Orchestration platform reporting a 5:1 return-on-investment (ROI) when the solution was employed at the earliest stage of the the customer evaluation. This early assessment allowed the company to screen out high-risk individuals before investing in costly identity verification checks. Similarly, in the consumer insurance industry, the platform's advanced data insights led to a 1.92% increase in detected fraudulent transactions - a critical improvement as each prevented fraud case helps avoid substantial indirect costs including claim investigations, chargeback fees, higher underwriting expenses, increased premiums, regulatory compliance penalties, and potential reputational damage. Overall, the platform prevented over **\$1 million in synthetic identity fraud losses and delivered a 15% ROI for insurance providers**. Joel's solution contributed to GBG IDology winning the prestigious Finovate Award for Best Identity Management Solution, underscoring his extraordinary ability to create impactful solutions that safeguard financial transactions worldwide.*

*ExpectID Decision Builder is another significant innovation Joel developed. During the COVID-19 pandemic in 2020, there was an urgent need to verify identities quickly and accurately due to the influx of new digital customers. Joel created a solution that allows businesses to utilize over 30 million potential risk combinations on the IDology platform, each curated based on machine learning feedback to optimize results. Decision Builder empowers businesses with real-time, point-and-click adjustments to identity verification processes, providing unparalleled control over fraud detection while significantly reducing false positives and improving accuracy. **This tool allows the 4,000 companies that IDology supports to define and combine data attributes with more granularity, enabling them to***

separate legitimate customers from fraudulent ones without sacrificing customer retention.

*His innovative work on GBG Trust USA has been a game-changer for its customers, creating a powerful fraud monitoring solution that strengthens identity verification and prevents fraud across multiple industries. This solution was launched in 2024 and it provides businesses with a holistic view of crossover fraud, facilitating the identification of complex fraud patterns and anomalies that span various industries. For example, this tool can catch bad actors who steal identities to open bank accounts, file fraudulent tax refunds or acquire prepaid cards by using the same identity across multiple industries such as financial services, banking and payments, tax services, insurance, lending, gaming, gambling, lottery, and cryptocurrencies. It also effectively tracks probable synthetic identities, where fraudsters use the same Social Security Number (SSN) but create a new identity with different names and addresses. The intuitive orchestration platform combines AI, human intelligence, and data analytics in a layered defense strategy that empowers enterprises to make informed decisions, optimize costs, and reduce risk. **See Exhibit 9.5***

Kunal Muchhala is the Lead Product Manager at Sift, where he has worked to help businesses automate fraud detection and mitigation at scale through the Sift Workflows Platform specializing in product management at leading organizations. In his recommendation letter, he underscores Mr. Sequeira's contributions:

Joel's contributions to the industry extend far beyond his work at VMware Airwatch. Working in the fraud detection and prevention industry, where continuous innovation is critical, Joel has successfully pushed the boundaries of what is possible, both for his company and the industry at large. Currently, he holds a critical and leading role as the Product Director at GBG IDology, where he drives product strategy, roadmap design, and innovation across multiple areas, including AI/ML, document scanning technologies, and mobile SDKs.

The design of GBG Trust USA exemplifies his extraordinary ability to innovate and set new benchmarks in this field. Designing a platform of this complexity is a challenging task for any company, yet Joel successfully created a solution that enables institutions to collaborate and share data seamlessly through a consortium fraud network. This represents a paradigm shift in how the industry approaches fraud detection, moving from siloed, company-specific solutions to collaborative, cross-industry intelligence sharing. This consortium-based approach to fraud prevention is now influencing how the entire fintech industry thinks about fraud detection, setting new standards for real-time, collaborative security measures.

Joel's development of ExpectID FlexAPI marked a fundamental shift in how the identity verification industry approaches implementation and orchestration. Before this innovation, businesses were locked into rigid verification workflows that required extensive development resources and couldn't adapt quickly to emerging fraud patterns. By pioneering a low-code orchestration approach, Joel influenced the industry to move toward more flexible, configurable solutions. This shift has become so significant that major competitors have since developed similar capabilities,

making orchestration and workflow customization standard features in modern identity verification platforms. Joel's ability to utilize data and market intelligence to shape product strategy has been instrumental in positioning his company as a leader in the digital identity and fraud prevention space. See Exhibit 9.6

Vivek Seshadri who is currently the Chief Financial Officer and Director in Business Finance at Hitachi Payment Services who brings over 12 years of experience in investment banking and corporate strategy. He states about the contributions of Mr. Sequeira that:

At GBG IDology, Joel spearheaded several key innovations, including the development of the ExpectID FlexAPI. Prior to this solution, businesses had to integrate multiple separate APIs from different vendors to perform non-PII risk assessments like email, phone, and IP validation - a complex, time-consuming, and expensive process. FlexAPI innovatively consolidated all these non-PII verification capabilities into a single, flexible API - something no competitor offered at the time. This groundbreaking approach allowed businesses to easily orchestrate risk checks without collecting sensitive personal information upfront, dramatically simplifying integration while reducing both development costs and customer friction. The solution's low-code framework enabled businesses to quickly customize their verification workflows through a simple drag-and-drop interface rather than complex coding.

This innovation significantly enhanced security and expanded GBG IDology's market reach, enabling the company to offer tailored solutions to both new and existing customers, solidifying its competitive position in the industry. The solution's significance was further validated by its prominent mention in GBG Group's preliminary results report to the London Stock Exchange in June 2022, where it was highlighted as a key enhancement to their Identity solutions portfolio alongside other major platform developments. The report's inclusion of FlexAPI in their official financial filing, during a period of strong financial performance with 11.4% revenue growth to £242.5 million, demonstrates its strategic importance to GBG's enterprise solution offerings in the North American market.

Joel also led the development and design of the GBG Trust USA platform, a critical tool for detecting and preventing fraud across multiple industries. Built from the ground up under Joel's leadership, this platform leverages advanced AI and data analytics to provide a comprehensive view of crossover fraud, significantly enhancing Know Your Customer (KYC) checks. Existing fraud detection solutions primarily relied on black box machine learning systems with limited data and produce risk scores that are difficult for customers and regulators to interpret. The platform revolutionized the industry through its unique combination of capabilities that no competitor offered: a consortium network of 4,000 customers spanning 28 sectors and 650 brands, coupled with customizable velocity rules enabling 30 billion risk combinations. This distinctive approach transformed the company's market position in three critical ways: First, unlike competitors' solutions that relied on unexplainable risk scores, it provided complete transparency through configurable rules - essential for heavily regulated industries. Second, the cross-industry network

*revealed previously undetectable fraud patterns, such as synthetic identities being developed across multiple sectors or stolen credentials being reused across businesses - a capability no single-industry solution could match. Third, this expanded visibility significantly enhanced GBG IDology's value proposition, particularly to enterprise customers, leading to deeper penetration in key markets like financial services, government, payment providers, gaming and e--commerce where comprehensive fraud protection is critical. **See Exhibit 9.7.***

Stephanie Brazil currently works as Senior Sales Engineering Specialist at GBG Americas having expertise in technical sales initiatives and strategic consulting for identity verification and fraud prevention solutions. In the same regards, Stephanie states that:

*In 2020, Joel's work on Decision Builder was transformative for IDology's 4,000 customers across 28 industry sectors. I led the analysis of data studies for prospects to demonstrate the value of our solutions, and Decision Builder has been critical for me and our customers to define and combine over 30 million potential risk combinations through an intuitive interface. As a critical component of our customer Quarterly Business Reviews (QBRs), I worked alongside Fraud Analysts who used Decision Builder to demonstrate emerging fraud patterns to customers and recommend targeted solutions to combat these threats. This strategic approach not only helped our clients strengthen their fraud prevention but also drove significant revenue growth through the upsell of additional verification solutions. One such customer in consumer insurance experienced \$1.5 million in fraud losses over a six-month period and the **implementation of Decision Builder's custom rules prevented \$1.4 million of potential losses, representing a 93% reduction in fraud exposure.** The success was so compelling that the client rapidly deployed the solution across all their lines of business, leading to multi-million dollar savings in fraud prevention. **This implementation also drove significant value for IDology, resulting in a 2.5% account growth.***

In 2021, businesses were struggling to verify young people, as well as individuals who were unbanked, underbanked, or had thin credit files—groups often identified by the Consumer Financial Protection Bureau as underserved by traditional financial systems. To achieve comprehensive verification coverage, companies were forced to connect to multiple vendors and solutions to access the best available data. This fragmented approach resulted in high development costs from maintaining multiple API integrations, complex technical implementations, and poor user experiences due to disconnected verification workflows. Joel's groundbreaking work on the FlexAPI reduced customer development, implementation and operations costs by up to seven times by pioneering the industry's low-code orchestration solution. This enabled businesses to configure multiple verification services through a single API.

*My implementations of Joel's solutions demonstrated remarkable results, with clients across lending and insurance sectors **achieving Return on Investments (ROIs) ranging from 5:1 to 15%, including one client who prevented over \$1***

million in synthetic identity fraud losses through the microservices integrated through FlexAPI. Another example is a leading global insurance provider, serving customers in over 190 countries, which uses FlexAPI to screen sanctions lists and verify email authenticity, streamlining international risk management and ensuring compliance with global regulations. Similarly, a leading music performing rights organization, representing millions of copyright owners and songwriters globally, utilizes FlexAPI to combat fraud effectively. By leveraging its email verification capabilities, the organization has successfully identified fraudulent activities, ***reducing fraud by 94%***, streamlining operations, and protecting the rights and royalties of its members. **See Exhibit 9.9.**

As discussed by experts in the industry, Mr. Sequeira's key contributions include designing and overseeing the creation of ExpectID Flex Orchestration (ExpectID Flex API), ExpectID Decision Builder and GBG Trust USA. The above excerpts confirm the substantial impact that Mr. Sequeira's created work has had both on GBG IDology and the broader industry as a whole.

C. Project: "AirWatch Container Application"

Mr. Sequeira played a pivotal role in designing and developing the AirWatch Container Application, enabling the separation of corporate and personal data on mobile devices through containerization. His work introduced *data loss prevention (DLP)* measures, including restrictions on copy/paste, downloads, and open-into functions, securing sensitive corporate data. He also implemented *FIPS 140-2 encryption* and *multi-factor authentication*, establishing new standards for enterprise-grade mobile security.

His leadership extended to integrating the AirWatch Container with Mobile Device Management (MDM) systems, offering a hybrid deployment model that catered to Bring Your Own Device (BYOD) policies. This integration allowed organizations to manage corporate data securely on personal devices while ensuring privacy. Additionally, his development of secure app tunneling enabled seamless and secure access to intranet sites without requiring a VPN, improving efficiency and user experience through single sign-on functionality.

The AirWatch Container Application, with its core components like *AirWatch Inbox*, *Secure Content Locker*, and *Browser*, redefined enterprise mobility by providing flexible and secure deployment options. Mr. Sequeira's innovations have been widely adopted across industries such as healthcare and finance, positioning AirWatch as a leader in enterprise mobility management and setting new benchmarks for mobile data security **See Exhibit 8.2.**

Commenting on contributions of Mr. Sequeira, Lucas Chen currently serving as a Senior Product Manager - Tech at Amazon contributing to Amazon's initiatives in identity management and security states:

Joel's role in developing security and product features for the AirWatch Container App was instrumental in the success of VMware's enterprise mobility suite. The AirWatch Container was a secure, containerized solution designed to protect enterprise data, including email, applications, content, and browsing, across both iOS and Android devices. Joel worked closely with me to integrate various SDKs, including one for biometric security features such as retina scan to unlock the

application. Additionally, he conceived and developed features around 'Bring Your Own Device' (BYOD) use cases, which became a unique selling point of the Container App. These pioneering features allowed companies to maintain control over corporate data while enabling employees to use their personal devices, offering either a dual persona view or a unified view of corporate and personal apps. This flexibility helped AirWatch establish itself as a leader and pioneer in the mobile security space along with other offerings in its suite, significantly enhancing the product's functionality and market appeal, and playing a crucial role in VMware's acquisition strategy in 2014, where the AirWatch Container application was part of the product suite. **See Exhibit 9.8**

D. Speaking Engagements

- **CUBroadcast Podcast: 9th Annual Global Fraud Report:** In October 2024, Mr. Sequeira, Director of Product at GBG IDology, was featured on CUBroadcast—a leading platform for credit union professionals—to discuss the findings of IDology's "9th Annual Global Fraud Report" and share best practices for mitigating contemporary fraudulent activities **See Exhibit 8.3.1.**

During this engagement, Mr. Sequeira provided a comprehensive overview of the report, highlighting critical challenges credit unions face in balancing consumer demand for seamless onboarding with the necessity for robust security measures. He emphasized the importance of frictionless identity verification processes in enhancing member acquisition and retention while maintaining compliance and security standards.

Mr. Sequeira also presented key statistics from the report, underscoring the escalating threats posed by AI-driven fraud schemes, such as synthetic identity fraud and sophisticated phishing attacks. He advocated for the adoption of human-managed AI practices to effectively counter these evolving threats, referencing IDology's resources on defending against AI-generated fraud and the imperative for smarter AI solutions.

- **Fintech Nexus Podcast: AI in Identity Verification:** In May 2024, Mr. Sequeira, Director of Product at IDology, appeared on the Fintech One-on-One podcast hosted by Peter Renton, Chairman of Fintech Nexus, to discuss the transformative application of artificial intelligence (AI) in identity verification and fraud prevention **See Exhibit 8.3.2.** During the episode, Mr. Sequeira provided an in-depth exploration of how fintechs and banks can integrate automation and AI into their onboarding workflows to reduce friction for legitimate users while effectively deterring fraud. He emphasized the necessity of balancing innovation with regulatory compliance, particularly in the implementation of AI-driven identity solutions like Know Your Customer (KYC) and Know Your Business (KYB) processes.

Mr. Sequeira elaborated on the emerging threats posed by Generative AI, such as synthetic identity creation and advanced phishing schemes, and stressed the importance of human-supervised AI systems to mitigate these risks. He discussed IDology's use of consortium-based data insights and machine learning models to analyze behavioral patterns and flag anomalies, enabling more precise fraud detection. Additionally, he highlighted the need for inclusive customer journeys that cater to

diverse demographics, including thin-file individuals and underserved populations. By integrating comprehensive data sources and leveraging cutting-edge AI techniques, Mr. Sequeira showcased how financial institutions can future-proof their identity verification strategies while enhancing trust and operational efficiency.

- **IDology's Fraud Forum 2023:** In 2023, Mr. Sequeira, Director of Product Management at IDology, was a featured speaker at IDology's 8th Annual Identity & Fraud Forum, held in Atlanta, Georgia **See Exhibit 8.3.3**. This prestigious event brought together industry leaders and experts to address critical challenges in fraud prevention and identity verification. Mr. Sequeira's presentation focused on leveraging cutting-edge technologies to mitigate fraud risks in financial services and other sectors.

During his session, Mr. Sequeira provided actionable insights into integrating AI-driven solutions into fraud management workflows, emphasizing the role of human-supervised AI in achieving optimal results. He highlighted innovative strategies to enhance Know Your Customer (KYC) and Know Your Business (KYB) processes, particularly through dynamic data verification and behavioral analysis. His contributions underscored the importance of balancing robust security measures with user-friendly experiences, offering practical solutions for improving compliance, reducing friction, and combating evolving fraud tactics.

- **IDology's Fraud Forum 2024:** In 2024, Joel played a huge role at the annual Fraud Forum hosted by GBG IDology, an event that brings together industry leaders, experts, and clients to discuss the latest trends and solutions in identity verification and fraud prevention. Joel delivered a presentation addressing critical business challenges in customer onboarding and fraud prevention. He showcased **GBG IDology's innovative solutions** to key clients and stakeholders, highlighting how these tools enable businesses to onboard customers securely. This presentation not only highlighted the innovative capabilities of our products but also reinforced GBG IDology's position as an industry leader. **See Exhibit 8.3.4**

Additionally, Joel moderated a high-profile panel featuring a seasoned **FBI Supervisory Special Agent- White Collar Crime**, Aaron Seres¹⁴, specializing in cyber fraud, the Chief Industry Insights Officer at Datos Insights, Julie Conroy¹⁵, and a leading Data Scientist from GBG IDology, Keivan Bahmani¹⁶. The panel delved into how fraudsters leverage generative AI to create synthetic and fake identities, discussing strategies for organizations to prepare and defend against these emerging threats. They also explored key findings from the 9th Annual Global Fraud Report, providing attendees with valuable insights and actionable recommendations.

This engagement reinforced Mr. Sequeira's position as a thought leader in financial technology and identity verification, demonstrating his ongoing commitment to advancing fraud prevention practices in the digital age.

¹⁴ <https://www.linkedin.com/in/aaron-j-seres-cpa-cams-030226a/>

¹⁵ <https://www.linkedin.com/in/julie-conroy-6997/>

¹⁶ <https://www.linkedin.com/in/keivanbahmani/>

Mr. Sequeira's contributions to financial technology, particularly in mobile security, identity verification, and fraud prevention, demonstrate his profound impact on the industry. His groundbreaking patents and leadership in the development of secure mobile applications have set new standards in enterprise mobility. Additionally, his active engagement in thought leadership through speaking engagements further reinforces his status as a trusted expert in the field. These achievements underscore his original and significant contributions to financial technology and security.

MR. SEQUEIRA'S ENTRY WILL SUBSTANTIALLY BENEFIT THE UNITED STATES

In alignment with the overarching objectives of the Business Intelligence Group and the technological advancements it seeks to foster, Mr. Sequeira's work extends beyond fraud prevention and financial technology. His expertise in leveraging artificial intelligence and cloud computing solutions has transformative implications for industries such as e-commerce, telecommunications, and cybersecurity, enhancing the United States' position as a global leader in technological innovation.

By addressing critical challenges in fraud detection and advancing AI-driven identity verification systems, Mr. Sequeira demonstrates the forward-thinking approach necessary to sustain U.S. leadership in financial technology and artificial intelligence. As highlighted in the statement from Russ Fordyce, Founder and CEO of the Business Intelligence Group **See Exhibit**, Mr. Sequeira's contributions are acknowledged as pivotal in shaping transformative technologies that align with industry priorities and global innovation trends.

As an important note, Professor Narayanan Jayaraman, Thomas R. Williams-Wells Fargo Professor of Finance at Scheller College of Business, Georgia Institute of Technology who played a critical role in advancing the technologies that protect global financial systems, confirms Mr. Sequeira's endeavor is of national importance to the United States. Professor Narayanan writes:

*Joel is undoubtedly at the pinnacle of his field, possessing a unique blend of technical expertise, strategic vision, and relentless commitment to innovation. His contributions have not only spurred growth and transformation in Financial Technology but have also positioned him as a global leader in addressing some of the most critical challenges facing the industry today in identity fraud and cybersecurity threats. His dedication to enhancing identity verification and fraud prevention processes distinguishes him from his peers and demonstrates his extraordinary ability to drive meaningful advancements in the field. Given Joel's pioneering work and substantial contributions to Financial Technology, specifically with identity verification and fraud detection. I unequivocally support his application for EB-1A status. His extraordinary ability to innovate and lead transformative change is of immense importance to the industry, and his ongoing efforts will undoubtedly have a profound and lasting impact on global financial security. **See Exhibit 9.5***

Additionally, in **Exhibit 9.7**, Vivek Seshadri writes:

In summary, Joel Sequeira is not just a remarkable talent; he is a pivotal figure in the financial technology landscape. His leadership, innovation, and strategic vision have driven the advancement of critical technologies that safeguard financial systems and enhance security for millions of users worldwide. Joel's continued contributions will play a crucial role in maintaining the United States' leadership in the field of Identity Verification and Fraud Prevention and will continue to have a global influence. On this basis of his innovation and leadership, I fully support his EB-1A petition.

Ultimately, Mr. Sequeira's expertise in advancing AI-driven financial technologies positions him as a pivotal figure in enhancing the security and efficiency of financial systems while driving innovation across various commercial sectors. By addressing critical challenges and fostering collaboration between technology and business domains, Mr. Sequeira's work not only supports the modernization of financial services but also reinforces the United States' leadership in cutting-edge technological advancements.

CONCLUSION

Mr. Sequeira has demonstrated extraordinary ability in the fields of financial technology and artificial intelligence, satisfying the requisite criteria for EB-1A classification under INA 203(b)(1)(A). USCIS must now determine whether the totality of the evidence demonstrates that Mr. Sequeira is "one of the small percentage who has risen to the very top of the field of endeavor."

With over 16 years of transformative contributions to fraud prevention and financial technology, Mr. Sequeira has consistently achieved sustained national and international recognition. His innovative work in AI-driven identity verification and fraud detection has reshaped industry practices, earning him acclaim for his ability to develop impactful solutions. Furthermore, he has held leadership roles at globally respected organizations, such as GBG IDology, where his expertise has driven significant advancements in financial technology.

Mr. Sequeira's leadership at these renowned organizations highlights his influence in shaping the industry. His exceptional expertise is further underscored by his substantial remuneration, which exceeds industry standards, reflecting the extraordinary value he provides to his employers and the broader financial technology community. His recognition through prestigious judging roles, awards, and memberships in esteemed organizations affirms his outstanding reputation and authority in the field.

In addition, Mr. Sequeira's extensive experience as a judge for prominent industry awards, including the PayTech Awards USA and Globee® Awards, reinforces his status as a recognized leader in financial technology. His contributions align directly with the United States' priorities in advancing innovative technologies, strengthening financial systems, and combating fraud through AI-driven solutions.

Importantly, Mr. Sequeira fosters leadership and innovation within his domain, driving competitive advantages for U.S.-based companies and significantly enhancing the nation's technological landscape. His contributions not only advance the economic growth of the United States but also strengthen its global leadership in financial technology and AI-powered

solutions. Looking ahead, Mr. Sequeira's future goals include expanding his influence as a thought leader, continuing his impactful work in fraud prevention, and further developing AI-driven solutions to address emerging challenges in the financial sector.

In conclusion, the preponderance of evidence establishes that Mr. Sequeira is an individual of extraordinary ability who has risen to the very top of his field. His achievements meet the criteria required for EB-1A classification, and his continued contributions will provide substantial benefits to the United States. His work embodies the final merits of the EB-1A classification, demonstrating both sustained acclaim and exceptional impact on his field. We respectfully request a favorable adjudication of this petition, enabling Mr. Sequeira to continue his groundbreaking contributions to financial technology and artificial intelligence, to the benefit of the United States.

Sincerely,

A handwritten signature in black ink, appearing to read 'Sophie', with a long, sweeping horizontal line extending to the right.

Sophie Alcorn
Certified Specialist Attorney in Immigration and Nationality Law
By the State Bar of California Board of Legal Specialization



Joel Sequeira

Director of Product at IDology GBG

Speaker

Profile

Joel Sequeira currently serves as a Director of Product Management at GBG Americas, based in Georgia and brings over 13 years of experience in Product Management, Product Design, Strategy and Development, and Customer Success. He is passionate about building products that solve real-world problems, with a proven track record of delivering solutions in the identity verification and fraud prevention space by leveraging AI, ML, and data-driven insights to develop seamless onboarding processes. His career includes notable contributions at VMware AirWatch, where he managed a mobile product line, and in a consulting role at Deloitte. Holding a Master's degree in Quantitative and Computational Finance, Joel's commitment to a comprehensive approach is evident, positioning him as a dynamic IT professional dedicated to pushing technological boundaries and crafting secure, innovative solutions for global enterprises.

At this event



Prev



Mark Sherwood-Edwards

Founder
Clearview Legal



Next

See Joel at PayTech Awards USA