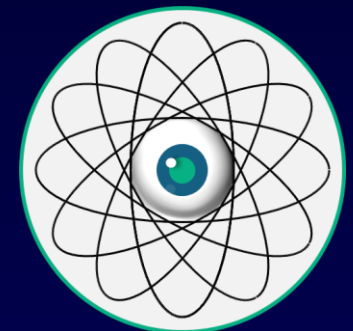


# Retica Technologies

Transforming human access with combined biometrics.



Retica offering memorandum

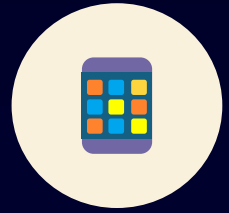
July 2025

<https://www.retica.io> | [jon@retica.io](mailto:jon@retica.io)

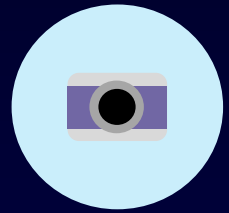
# Problem



Passwords, PINs, and traditional two-factor authentication methods are not secure and create friction.



Deepfakes and AI-based threats steeply increasing fraud losses and compliance/other risks.



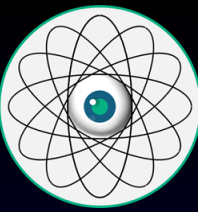
Physical keys, QR codes, document-based ID are replicable and tether humans to carrying items.



Business models leveraging human data ownership have de-prioritized human privacy and eroded trust.



# Solution



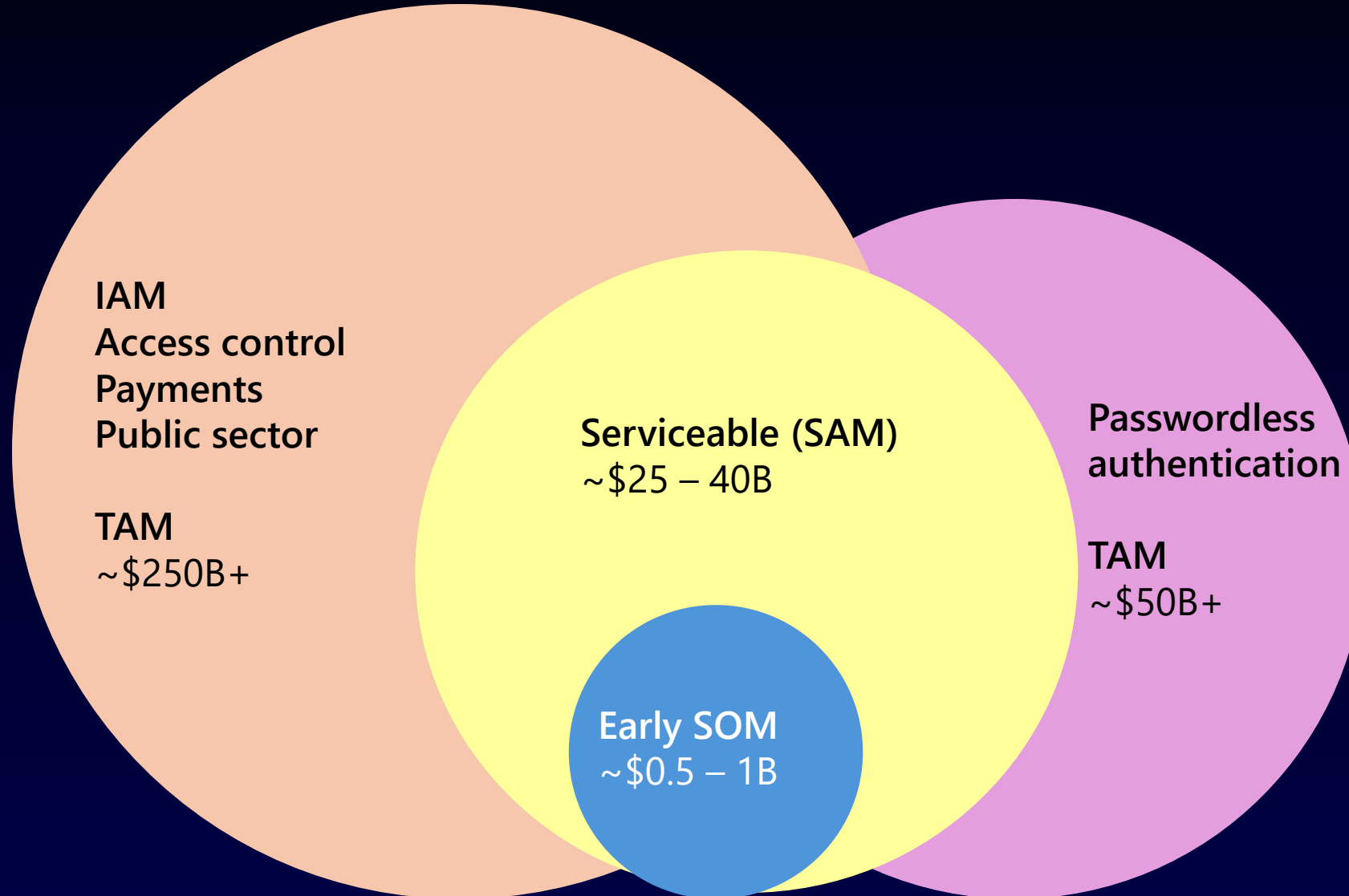
- Combinational biometrics
  - Better security and human experience.
  - Biometric code chain
    - Backbone for human physical and digital access.
    - Human biometric profile with unmatched breadth and granularity.
    - Separates identity from usage data on data platforms.
- **API** (not a standalone product)
  - Light capital and operating requirements.
  - Positive implications on competitive dynamics.
- We neither own nor sell human biometric or other data.
- **Cloud and local processes** create unprecedented security.

# Technology advantage

- **Combinational biometrics:** Exponentially stronger security than single biometric, while minimizing user effort to a touch or a gesture (single biometric).
- **Activation-match:** Requires cloud and local processes.
- **API:** Capital and operating light, flexible and integrable across diverse products and market applications.
- **No data ownership:** Creates and preserves human data privacy.

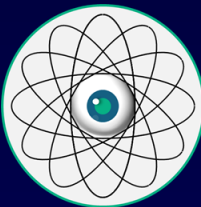
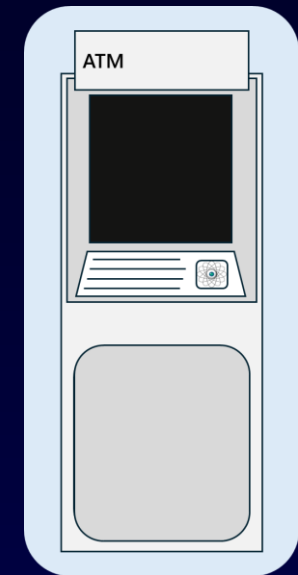
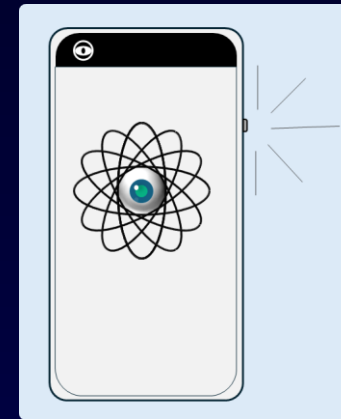


# Market opportunity



# Business model

- B2G and B2B, API licensing
- Hardware/software integrations with major platforms, solutions, and innovations
- Strategic partnerships and pilots
- Value-based revenue streams
  - Volume-based
  - Revenue share

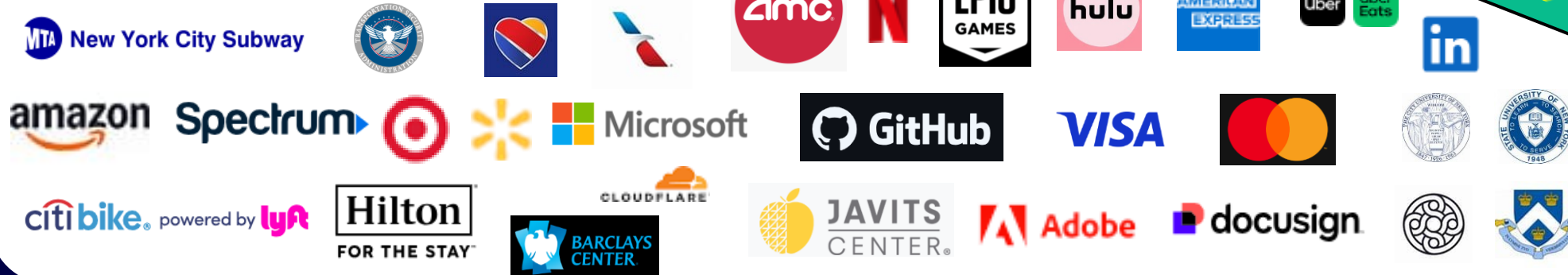


# Go-to-market strategy

Potential, not actual, partnerships

- Government and public sector pilots (e.g., public transit systems)
- Strategic partnerships: Payments and transactions/trading, live event ticketing, social media verification/dating app safety, passwordless digital account access, corporate and hospitality access providers, securing bicycles + more
- Co-marketing: Citi Bike + more

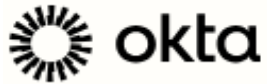
## Potential partnerships and customers



Potential, not actual, partnerships



# Competitive landscape



- Enterprise access management and SSO with single biometric.
- Optional (and limited) biometric integrations.
- **Data storage:** Centralized Okta Cloud.

## Amazon One

- Contactless payment and NYU Langone check-in.
- Single biometric.
- Retains control over data infrastructure, uses data to “personalize and improve the service”.
- May share data with third party rewards programs.



- Biometric data processed only on device (single point of failure).
- Single biometric with options for Face ID or Touch ID.
- Owns and controls substantial human data ecosystem.



- B2C iris scan for airports, stadiums.
- Face ID with LinkedIn for social media verification.
- Single biometric.
- B2C, small B2B presence
- **Data storage:** Centralized data on CLEAR servers



- Single biometric, fingerprint authentication.
- Local isolation and single point of failure with Titan M.
- Owns, controls, shares human data.



- Diverse B2B/B2G market applications.
- Combined biometrics exponentially more secure than single biometric; friction reduced to touch or gesture (single biometric process).
- Biometric code chain can securely and seamlessly eliminate recyclable identifier-based registration and sign in processes, serving as the backbone for human physical and digital access.
- Creates privacy for humans by separating identity from usage/other data.
- API (not standalone product); integrates into existing (and future) products and solutions.
- Retica will neither own nor sell human data.





# Team

Jonathan Newman, cofounder and CEO

Josh Woolf, cofounder and CRO

Ganesh Kudtarkar, Engineering

Siddhi Sunil Nalawade, Engineering

Supported by a growing team of experienced advisors in tech, gov/mil, finance, life.

## Our team

- Modest, intentional, capable, sufficiently experienced.
- Scrappy, gritty, tenacious, and universally-minded.



# Closing

Thank you.

Join us in transforming security, human experience, and privacy.

We hope you enjoy the ride as much as we do.

<https://retica.io> | [jon@retica.io](mailto:jon@retica.io)

