



Early Metrics, first rating agency for start up

Below, a synthesis of vocaONE's rating report, vocaONE was rated by Early Metrics in July 2015. The full rating report is available on request.

contact@earlymetrics.com

Rating Certificate - Early Metrics

vocaONE develops ...

... a voice biometric-based software dedicated to payment and e-commerce actors. The startup is a joint-venture company between an US & an Australian company.

Early Metrics rating

71 / 100

Team

Cliff - CEO

CEO of Signature Card Services (USA) - Commercial dev.

Shea - CTO

CEO of NSDB (Australia) - Technical development

Kirk - Non operational partner

COO of Signature Card Services - Advisor

Douglas - Non operational partner

Head of Business Transformation at Thomson Reuters

Competitors

	Nuance	Genesys	Validsoft
Creation	1992	1990	2003
Funds raised	< 100 M\$	< 100 M\$	25 M\$
2014 turnover	2 Md\$	850 M\$	Unknown
Country	USA	USA	Netherlands

Business Model

Still being standardized : around 1€ / user / year

Milestones

Nov 14

Free Voice Biometric API

May 15

vocaSIGN for payments API

June 15

Pilot client

July 15

Pilot gateway

SWOT Analysis

1 Strength

Both technical and commercial expertise of the team

1 Weakness

Monetization model not standardized yet

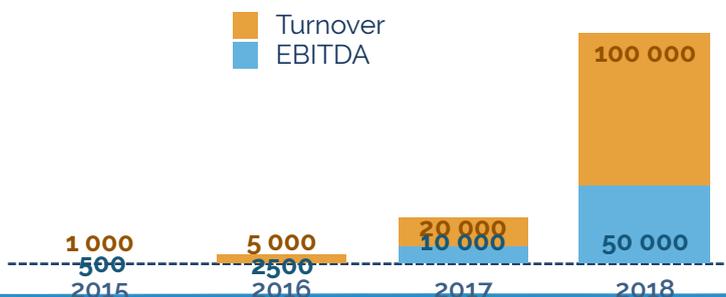
1 Opportunity

Explosion of both e-commerce & cyber-security issues

1 Threat

Market maturity on account security issues

Financial statements (K\$)



3 key metrics

1\$
per user per year

10%
of the e-commerce market considered as risky

50/50
joint-venture agreement