BIOMETRIC SIGNATURE ID™
* IDENTITY PROOFING SOLUTIONS

BioSig-ID™ Online ID Authentication Software

Using gesture biometrics BioSig-ID authenticates if the registered student is the same one taking the gradable assessment, in seconds and with only 4 characters drawn. Identification is performed from any computer or mobile device using their finger or mouse. No special equipment or downloads are needed.

- Before a student can access their gradable assessment (includes tests, quizzes, web chats, exams etc...) they have to sign in using their biometric password, (a series of numbers/letters or any combination, drawn with their finger or mouse).
- This is compared to their original profile from enrollment. No access if they are not the registered student.
- This is a 5 second identity test.
- We verify gov't issued ID and witness creation of the student's biometric password using virtual agents.
- We use unique forensic technology – HALT (History, activity, Location and time) to find fraud.

Identity authentication is a real problem that cannot be handled by current methods like proctoring alone. Live or virtual proctoring one or two sessions is fine but "who" is doing this work for the 20 assignments during the other 15 weeks? It certainly matters! Best practices involves everyday use of in expensive technologies like BioSig-ID, randomly asking students to verify their identity at gradable assessments and proctoring for high stakes exams.

SOME BIOMETRICS INCREASE YOUR LIABILITY

Many states including IL, TX have privacy laws regarding the capture and use of "Biometric Identifiers". This is defined as a retina or iris scan, fingerprint, voiceprint, or scan of hand or face geometry. This does not include writing samples or written signatures (like BioSig-ID). If your vendor is collecting these biometrics the laws request they obtain written release in advance from subjects and then provide a written statement about the specific purpose and term of use for their stored biometrics. **Fines/transaction:** $1,000.00-$25,000.00, plus court costs.

Hacking liability:
Physical biometrics like your fingerprint, iris, face, palm, or voice are irreplaceable. If they're stolen, there's no new set of hands, new voice or face that you can use. They are gone forever. This makes them very risky. These biometrics have been hacked already so why give up an image of yourself?

Hacking risk: Once hacked gone forever. What value do you place on your body parts? Institutions run a huge liability risk if employee biometrics data is stolen since it's lost forever. But BioSig-ID avoids these risks.

BioSig-ID™ is new kind of biometric:

Privacy laws don't include it on "you need a release form" because it is not intrusive like the other biometrics. BioSig-ID doesn't rely on something unchanging about you like physical biometrics - it's simply a behavior that can be easily replaced or revised - no other biometric can reset!

BioSig-ID uses gesture biometrics that are just as distinguishing and accurate, but non-invasive - requires no personal body info that violates your privacy. If hacked your password is easily revoked and replaced.

BioSig-ID solves the double-edged sword of biometrics. The choice is CLEAR.

BIOSIG-ID FEATURES

Software-only Biometric Password
Uses just finger, mouse stylus
Works on all existing devices
LMS integration
Self-service password reset
ADA compliant
Suspicious Activity Reports
98% satisfaction rate

BIOSIG-ID BENEFITS

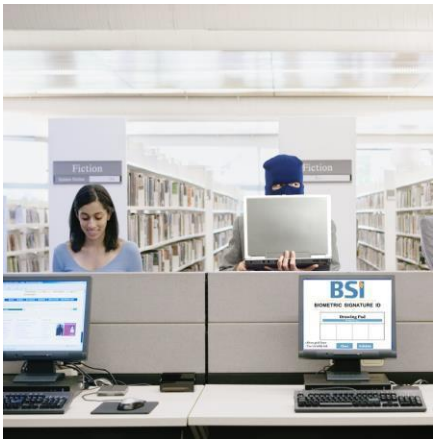
Deters online financial aid fraud
Saves school money
Meets accreditation requirements
Provides proof of academic integrity

NEW DEPARTMENT OF EDUCATION GUIDELINES

The Department of Education (DOE) Final Audit Report in February 2014 is their last word on online identity requirements. They are directed at online education providers, where there are more reported incidences of fraud than any other; the most serious being financial aid fraud.

The Office of Inspector General (OIG) is requesting the DOE create authentication compliance standards. The four ID identity requirements:

1) Must use student ID authentication technologies
   -User name / password access does not meet the new guidelines
2) Authenticate identity of the student throughout the entire course
   -To mitigate risk and collect data points of fraud
3) Track attendance activity for reimbursement
   -FSA improper payments – "last date of activity" calculations
4) Annual Independent Audits are being scheduled
   -Funding is now tied to these requirements

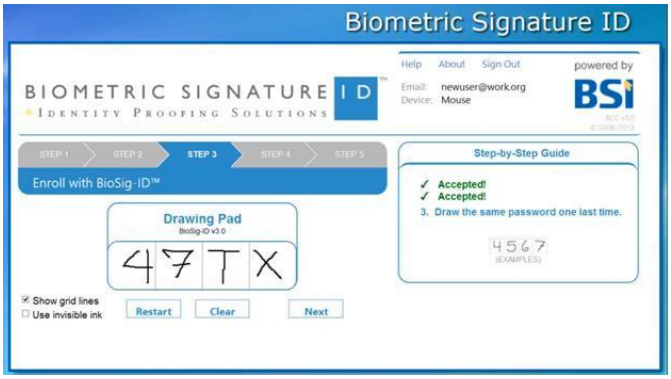


AUTHENTICATION IS A DETERRENT TO FRAUD

Academic integrity is important, but not at the federal level; financial aid fraud is the target for the DOE. The danger in not understanding the difference is the danger of being out of Title IV compliance.

The OIG language suggests authentication is the preferred process. There is no negotiated rulemaking session for Title IV, only the Final Audit Report. Funding is tied to these rules. The DOE will be able to move more deliberately.

Institutions need to understand the risk; in the virtual world, one person can seek financial aid for many identities. If a low-tuition institution like a community college is targeted for this kind of fraud. Improper payments for FSA are estimated at 4%. This means your institution can be paying out millions more than it should.

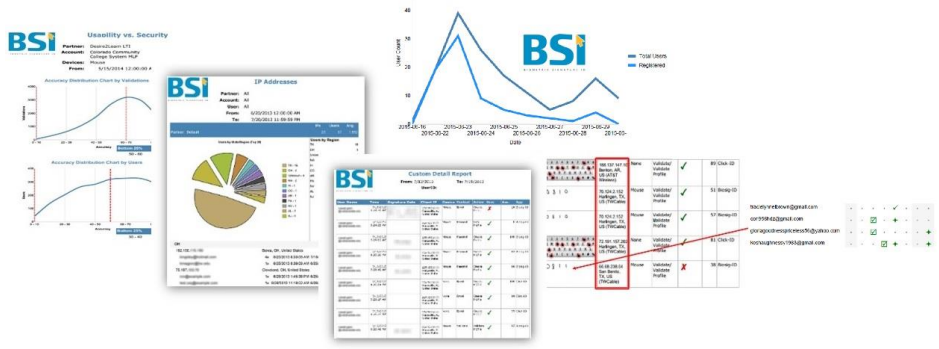


COURSE LEVEL INTEGRATION

Authenticate your students at the earliest point of admissions at orientation. Confirm the student is the same who enrolled for the course, and is actually taking the course. Integrated within the Learning Management System (LMS), BioSig-ID is added to your course "gating" exams and content items. A student performs their biometric authentication to gain access, and you track their attendance activity through the entire course.

PROVEN SOLUTION TO AN ACCREDITATION REVIEW

The DOE relies on accreditation for integrity guidelines. Catching a student cheating in an online test, while a worthy goal for academic honesty, will not meet the guidelines and will not reduce financial aid fraud overall. The OIG recommendations seek to reduce fraud in admissions, financial aid and student identity in an online class. BioSig-ID is a deterrent to both identity and financial fraud, using suspicious activity patterns and real time event notifications to provide proactive alerts to school administrators.



Biometric Signature ID – BioSig-ID™ www.biosig-id.com 877-700-1611