



Investor Presentation
2023

Executive Summary

- **Multi-Billion Dollar Markets**

- RegTech: Background Checks, Compliance & Due Diligence Services for FINRA and other Regulatory Agencies.
- FinTech: 600,000 Financial Advisors = an easily addressable initial market segment. Heavy Regulatory requirements = Opportunity
- Consumer: Today, 9% of Trillions of Searches are for people names on Google. Founder is 20+ year Search Engine Expert.
- Big Data: Consumer Data is a \$100B market – with consumers now demanding personal access to their data.

- **Problem Definition**

- Regulatory Problem: Today the World is Flat – Regulators need a modern solution...the: “AirBnB of Compliance”
- Technology Problem: Equifax Data Leaks, the #DeleteFacebook movement, it’s Data Overload...a revolt is brewing!

- **Competition**

- B2B: FINRA’s BrokerCheck and CRD – similar products from UK, EU but no international standards exist.
- B2C: Background Check Websites – Chekr, Intelius, BeenVerified, mostly focused on Consumer People Search for dating, nanny, UBER, etc. Crowded space with low-end deliverables.
- B2G: In the USA – e-Verify is embattled with controversy.

- **Differentiation**

- The Service Deliverable: High Quality 40-50 page deliverable – offered to Chief Compliance Officers & Chief Risk Officers of large financial services firms & banks who are historically not price sensitive to vendors offering best-of-breed solutions.
- The SaaS Product / Web API: a Subscription-Based Software Application with Alerts and Dashboards.

- **Funding Needed**

- \$300K Angel/AA - in-process w/commitments. Soon: 5 FTE’s | 10+ B2B Customers | \$2M Revenue
- \$3M Series A – expected Q1 2020. Milestones include: 10 FTE’s | 50+ B2B Customers | \$14M Revenue
- Targeted Self-Funding – expected Q4 2020. Milestones: 20 FTE’s | 200+ B2B Customers | \$65M Revenue

- **Future Projections**

- EBITDA Year1: \$1M, Year3: \$13M, Year5: \$64M with API, B2B, B2G, B2C and web traffic creating 5 revenue streams.
- Exit via M&A or IPO offering up to a [__]x Return to Early Investors
- Valuation in 5 years of \$[__]M based on Industry Comps and a [__]x Multiple of EBITDA

The Regulatory Problem

- The Wall Street Journal's CEO Council members were asked what the biggest problem facing their businesses... it was not taxes or interest rates, or how robots, AI, driverless cars or cryptocurrency would impact their business...
- These CEOs of the world's most influential companies said the **biggest problem was increased regulation and compliance**; despite the deregulation claims of the Trump Administration.



1,434
disciplinary
actions



\$176.3 million
in fines



\$27.9 million
in restitution to
harmed investors



727



individuals were suspended

517



individuals were barred

26



firms were suspended

24



firms were expelled

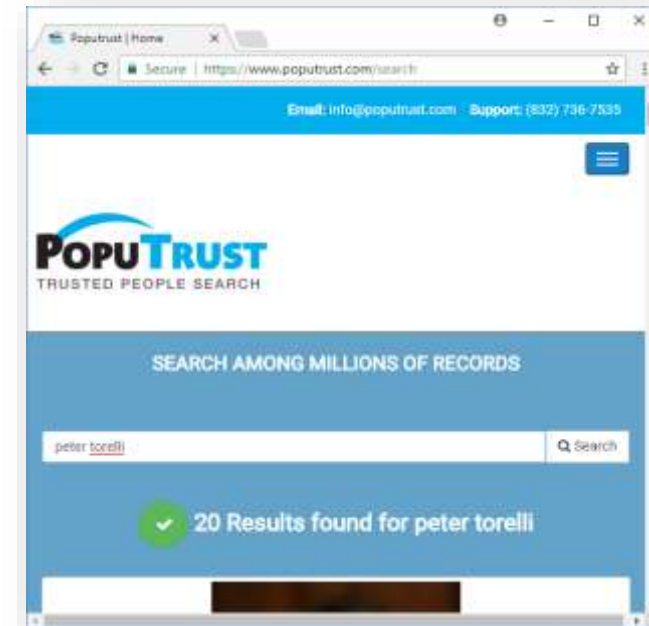
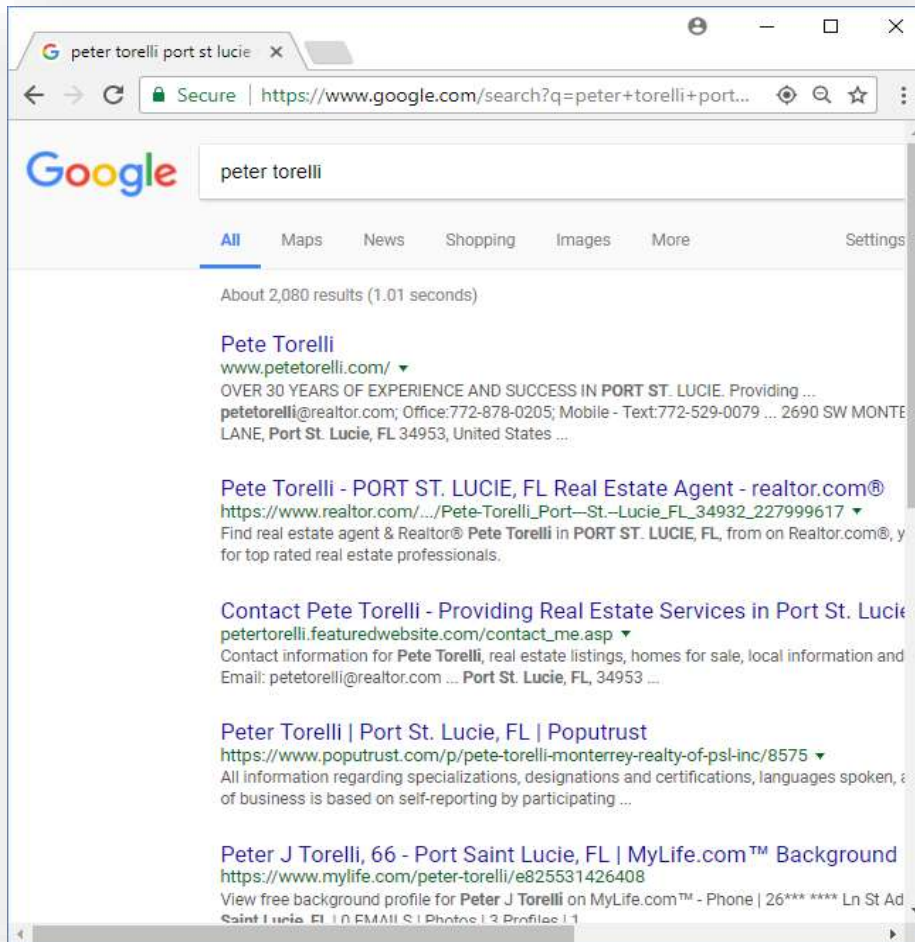
- This regulatory data indicate a clear need for a silicon-valley-inspired company that is adept at compliance: GDPR, Background Checks, FINRA, SEC, IRS, 50 state laws, UK international laws, AML/KYC, etc. Current solutions (via archaic CRD and BrokerCheck) are not enough for globally-focused financial firms to avoid litigation, fines, suspension, expulsion, or public relations and reputation risk.

The Technology Problem

- After Equifax data-leaks...consumers, businesses, and the exploding sharing-economy users will pay for convenience for aggregated, relevant, and up-to-date information. Buried in Data...the “DeleteFacebook” movement is just beginning...
- Where the past decade was all about collecting & analyzing data, the next decade will be all about removing data.
- People no longer just search "for fun" online - a quick or in-depth name search is now considered the best practice for:
 - Elder Care, Financial Exploitation, and Senior Services (Care.com, etc)
 - Stock Brokers / Financial Advisor Screening
 - Bank Tellers / Investment Banking Reps
 - Landlord / Tenant or Real Estate Broker Screening
 - Nanny / Childcare / Eldercare Screening
 - Contractor/Plumber/Gardener/Maid Screening
 - Professional Licensing, College Applications
 - Sharing Economy (UBER, AirBnB, RelayRides, Toro, HomeAdvisor, etc.)
 - Romantic Date Screening (Match.com, eHarmony.com, tinder.com, etc.)
 - Financial Services and Banking Transactions (KYC, AML, Accreditation, etc.)
 - Lost Relative / Legal / Family Searches
 - Fraud Prevention with online transactions (eBay, Craigslist, Amazon, etc.)
 - Hiring via ATS (Application Tracking Systems) and Job / Employment Screening
 - Immigration Screening / Cross-Border Transactions

“9% of all Searches are people-related”

- Google alone processes over 40 thousand search queries every second or over 3.5 billion searches per day and 1.2 trillion searches per year worldwide. Approximately 315 million, or 9%, of these searches are people related.



A search for a Broker “Peter Torelli” on Google yields PopuTrust in the 4th Position. Most traffic originates from 3rd party web & mobile searches.

Broker-Check -vs- PopuTrust



-vs-



- Primarily USA Only – no International Standards
- Build by Wall Street Insiders
- Quasi-Government: 1930's Command & Control
- Dependent on Amazon AWS Cloud Hosting
- Easily influenced by Washington DC
- Easily influenced by Wall Street Power Brokers
- Technically a 501(c)3 non-profit SRO
- \$5000/yr - \$500,000/yr (?) membership pricing
- Archaic Pre-Information-Age Systems & Processes

- Global, Blockchain, Distributed, Multinational
- Decentralized, built by technologists
- Philosophy of Freedom, Liberty, Independence
- Technology Infrastructure is open-source
- No Washington DC affiliations or influence
- No Wall Street affiliations – technology focused
- Blended for-profit / non-profit business model
- \$1000/yr - \$20,000/yr membership pricing
- Wikipedia-like Community with Peer Reviews



Who Regulates the Regulator?

Checkr -vs- PopuTrust

Checkr
Employment Background Checks



Employment Background Checks

Checkr (3.54%)

HireRight (34.03%)

HackerRank (13.52%)

CareerPlug (9.58%)

[View other alternative products](#)

Checkr is a relatively new Background Check HR software firm with a small market share but has already raised \$250M at a \$4.6 BILLION dollar valuation and has an impressive client list. 3,000 businesses trust Checkr for their background screenings including Uber, Instacart, Netflix, Zenefits, GrubHub, Home Depot, and more.

<https://www.prnewswire.com/news-releases/checkr-r...>

[Checkr Raises \\$250 Million at \\$4.6 Billion Valuation to Build ...](#)

Sep 1, 2021 — PRNewswire/ — **Checkr**, a leading HR technology company powering the future of work, announced today it has **raised \$250 million**, in a Series ...

<https://www.bloomberg.com/news/articles/checkr-...>

[Checkr Reaches \\$4.6 Billion Valuation With New Funding ...](#)

Aug 31, 2021 — **Checkr**, a technology platform for employment background checks, has **raised \$250 million** in a financing round that more than doubles its ...

<https://www.reuters.com/article/checkr-funding/hr...>

[HR tech firm Checkr raises fresh capital at \\$4.6 billion valuation](#)

Sep 1, 2021 — San Francisco-based **Checkr**, which runs background checks for customers, has so far **raised \$550 million** since its inception in 2014.

PopuTrust is the Unique Solution



- Our **TrustScore™** is similar to a FICO™ Credit Score but without FCRA Federal Fair Credit Reporting Act requirements since it is only used for online screening/background check purposes and not credit decisions. *Think: “Equifax, Transunion, Experian...without the regulatory baggage”.*
- FINRA in the USA, FCA in the UK, various EU Regulators and other global financial regulators continue to place compliance burdens on financial services firms. *Think: “A Better Wolf Trap”*
- Cloud Hosted PaaS (Platform-as-a-Service) Product designed by Google/Enterprise SaaS Software Experts. *Think: “Salesforce.com for Banking & Regulatory Compliance”.*
- 12 Cross-referenced proprietary International Data Sources – a Subscription-Based Data Product with Alerts and Dashboards and manual oversight. *Think: “AI & Automation with a human touch”*
- Obsessive Customer Service with 20x reduction in turnaround time on client deliverables. *Think: “If UBER & AirBnb can operate via a Global Cross-Border SaaS Platform, why can’t the Regulators?”*
- Much like buying a report on a used car via AutoCheck (LSE: EXPN, \$4.5B in revenues) or CarFax (owned by HIS, NASDAQ: INFO, \$3.8B in Revenues) a person might buy a 1-time report on another person for \$50 and they increasingly want to buy a report on themselves or subscribe to a monitoring / removal service for info about themselves that might exist publicly online. *Think: “Google Alerts on Steroids”*
- Background Report Deliverable includes personalized calls/emails and reference checks. *Think: Google and other big tech firms still have to employ thousands to do what engineers cannot engineer.*
- AI & Blockchain – Risk Profile & Risk Scoring Algorithms on Product Road Map for a Future Release. Similar to the basic principles of decentralization in bitcoin and blockchain; PopuTrust is built to be distributed & decentralized. *Think: Is it 1776, 1929, or 2019? since when has central planning worked?*

Executive Team and Advisors



Eric Melin
Co-Founder & CTO
 SaaS & Search Marketing
 Exec. 20+ yrs. experience in
 investment banking, FinTech,
 RegTech, and Google / SaaS
 technology. Serial
 Entrepreneur w/ successful
 exit. Cambridge, Ma based.



Interviews In-Process
Co-Founder & CEO
 A seasoned CEO will
 compliment executive
 team. Responsible for
 revenue production; selling
 our FinTech solutions into
 global financial services
 firms. Boston or NYC.



Recruiting-In-Process
Co-Founder & COO
 Channel Manager and day-to-day
 Operations. Chief Admin Officer
 and Responsible for API / Data
 Partnerships, such as Care.com,
 eHarmony, Turo AirBnB, UBER, &
 others in the "Sharing Economy".
 Technical Role, Remote Possible.



Bill Popp
 Risk Management &
 Banking Consultant;
 40+ yrs. experience.



Jack LaRue
 Strategic
 Marketing
 Consultant;
 30+ yrs. exp.



Paul Samek, CPA
 Sr. Financial
 Advisor, SEC
 Financial Expert;
 40+ yrs. exp.



Vithal Deshpande
 Business
 Development
 Manager. 25+ yrs.
 experience.



Gregory Ryan
 Business
 Development
 Manager. 30+
 yrs. experience.



Candidate TBD
 Business
 Development
 Manager.
 Boston-based.

Strategic Advisory Board

We have assembled a world-class **multi-disciplinary Advisory Board** consisting of business executives from the world's top firms across Banking, Legal, Regulatory, Big Data, Internet, Advertising, Manufacturing, Financial Services, Technology, and Military.



Our Product: a 30-50 Page PDF Deliverable



EXECUTIVE SUMMARY:

The result of our research [redacted] el.
 There were 10 records found [redacted] and the
 other 9 were under another [redacted] al
 records. There were 25 dif [redacted] records
 results are highlighted in t [redacted]

RISK SUMMARY:

		Screen Shot	Results
FINRA and Regulatory	11 Records Found Not Candidate	Pages 5-6	Not Licensed No Disclosures
Criminal History	10 Records Found	Pages 30-35	High Risk further research required
Civil History	No Records Found	Page 8	Clear
Bankruptcy and Foreclosures	Records Found	Pages 37-38	High Risk further research required
Judgments and Liens	25 Records Found	Page 18-29	High Risk further research required
Sex Offender	8 Records Found	Pages 13-17	Not Candidate
OFAC	No Records Found	Pages 7-10	Clear
FBI	No Records Found	Page 11-12	Clear
Media Search	Multiple Records Found	Pages 40-46	Mixed results
References	3 Responses received		Positive Feedback
Employment	2 Employers confirmed		Verified
Education	1 Record Found		Verified
Overall Risk Assessment		High Risk further review is required	



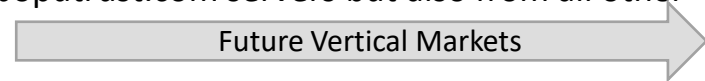
A PopuTrust Research Analyst Prepares a 30-50 page highly-customized Report – data from 20+ public, gov’t, proprietary & confidential databases – not just our own. Education verification, Reference Checks via Phone Calls, Social Media, etc. Clients receive PDF by email within 2-3 days – not 3-6 weeks as is typical for KYC/AML.

We Generate 5 Streams of Revenue

- **B2B / FinTech** (Concierge Services for Financial Services Firms)
 - \$500 per Comprehensive USA Report – Individual Due-Diligence
 - \$1000 per Comprehensive USA Report – Firm Due-Diligence
 - \$2000 per Comprehensive Non-USA Due-Diligence Report
 - Advisor Matching – Financial Advisor Referral Network (\$399 +Commission)
- **API / Custom Software** (White-Labeled SaaS Software Solutions)
 - \$50,000 ACV (Average Contract Value) for Software-as-a-Service Platform and Technology licensing to strategic partners via an API and private labeling. Wealth-Screening, KYC, AML, other data services to Financial Services Firms.
 - \$20,000 ACV (Average Contract Value) for “OBA Monitoring” meaning Outside Business Activities of Employees at \$7 per Employee per Month (i.e. 100 employee firm = \$700/m = \$8400/yr CV).
 - \$99 to \$1999 per month for custom Data Monitoring, Data Analytics, Business Intelligence - premium users subscribe to serve as a user-agent to continuously monitor multiple databases providing alerts, analytics, and data removal options.
- **B2C / Consumer** (1-time Reports & Annual Subscriptions)
 - Free Basic Database Search
 - \$49 Basic Consumer Background Report
 - \$399 Data Removal Requests or Concierge Service Request (4-10 hours Work by a Research Analyst)
 - Consumer Subscriptions (\$299/yr average for Unlimited Background Reports, Database Access)
- **B2G / RegTech** (Future Plans)
 - Similar to E-Verify & other US Gov’t vendors we offer screening software for Federal Agencies – Immigration, hiring, etc.
- **SEO / Affiliates / Advertisers / Free Traffic**
 - Affiliates have a revenue share relationship – 40%, 10%, 8%, etc. Revenue is a direct function of website traffic and an SEO-powered web application. Advertisers pay based on Impressions and Click traffic. People related traffic volume among highest on the web.

Vertical Markets and Competition

- The “big data” market is both fragmented and overlapping with a few major tech titans controlling much of the world’s flow of data.
- Consumers are growing increasingly wary of online data and are actively seeking a solution. The recent leak of Equifax data has brought data privacy & data security to the public square, with the EU soon launching Global Data Protection Regulation (GDPR).
- PopuTrust offers a data-removal service and reputation management solution that not only removes data from popustrust.com servers but also from all other interconnected databases around the world as provided by local and international law.



Sales and Marketing Strategy

- Sales & Marketing Strategy is divided by vertical market.
- Total available/addressable market of \$172M within 1 year and over \$2B over 10 years.



	B2B FinTech	B2B API Screening	B2C Background Checks	B2C Reputation Mgmt.	B2G RegTech	B2C Profiles/Free Search	B2B Data Aggregators
Sales Strategy Market Size & Penetration %	\$16.8M/yr	\$100M/yr	\$1B/yr	\$20M/yr	\$10B/yr	\$1B/yr	\$100B/yr
	@ 30% =	@ 40% =	@ 10% =	@ 10% =	@ 10% =	@ 5% =	@ 1% =
	\$5.04M/yr total avail Market	\$30M/yr total avail Market	\$100M/yr total avail Market	\$2M/yr total avail Market	\$1B/yr total avail Market	\$5M/yr total avail Market	\$1B/yr total avail Market
	within 3 years.	within 2 years.	within 3 years	within 5 years	within 10 years	within 10 years	within 10 years
	Direct Sales Force supported by Events, Conferences Webinars, CRM, etc.	White- labeled Software "The API" is supported by Channel Sales Team	Software Product "SaaS" or "PaaS" is supported by CTO/ Tech Staff.	Software Product "SaaS" or "PaaS" is supported by CTO/ Tech Staff.	Software Product is directly sold & supported by B2G team.	Free Search Engine Product is supported by CTO/ Tech Staff.	Various Data Revenue Streams supported by Tech Staff.

Strategic Initial Market Segment

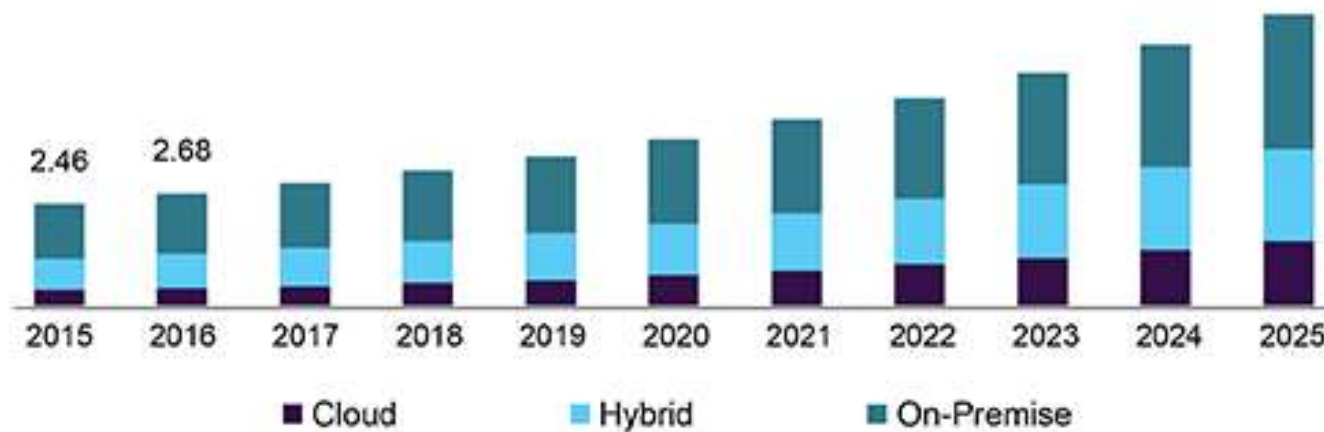
B2B
(FinTech/RegTech)

Market Size & Penetration %
Sales Strategy

\$16.8M/yr	\$100M/yr	\$1B/yr	\$20M/yr	\$10B/yr	\$1B/yr	\$100B/yr
@ 30% =	@ 40% =	@ 10% =	@ 10% =	@ 10% =	@ 5% =	@ 1% =
\$5.04M/yr total avail Market	\$30M/yr total avail Market	\$100M/yr total avail Market	\$2M/yr total avail Market	\$1B/yr total avail Market	\$5M/yr total avail Market	\$1B/yr total avail Market
within 3 years.	within 2 years.	within 3 years	within 5 years	within 10 years	within 10 years	within 10 years
Direct Sales Force supported by Events, Conferences Webinars, CRM, etc.	White- labeled Software "The API" is supported by Channel Sales Team	Software Product "SaaS" or "PaaS" is supported by CTO/ Tech Staff.	Software Product "SaaS" or "PaaS" is supported by CTO/ Tech Staff.	Software Product is directly sold & supported by B2G team.	Free Search Engine Product is supported by CTO/ Tech Staff.	Various Data Revenue Streams supported by Tech Staff.

Global RegTech: A \$100-Billion Opportunity

U.S. identity and access management market size, by deployment, 2015 - 2025 (USD Billion)



Source: www.grandviewresearch.com

Traction and Milestones

TODAY'S
SALES
PIPELINE

(Business
Development
Targets)



Over 100 Active Leads/Prospects
& Opportunities



Over 15,000 Outbound Calls,
Meetings & Demos

Partnerships, Suppliers,
Affiliates & Data
Providers



S/W Platform &
Development



- **Note: Customer/Client Logos are samples, names may be changed for Confidentiality purposes. Sales Pipeline is available upon NDA via CRM system user/password (cloud hosted, remotely accessible).**

Risks and Success Factors

- 1) Legal.** All sides of our business (B2B/FinTech, B2G/RegTech, and B2C/people search) are fraught with legal pitfalls and complexities. Laws effecting gathering (scraping) of data, security of data and user-privacy are constantly changing. PopuTrust has assembled industry thought leaders and SME's from top law firms and public policy advocates to assure its interests are protected. Facebook's current legal and political issues related to privacy, security and accuracy of data are a daily reminder of the changing legal risks to any company.
- 2) Technical.** The people search business is highly sensitive to minor technical changes (Search Algorithms) in the Internet Search Engines (i.e. Google) which represents substantial risk to investors. PopuTrust abides by and supports all best practices and methodologies established by leading data companies (including Google) to assure its long-term success for shareholders. Salesforce.com gained success selling CRM solutions by it's "NO SOFTWARE" slogan – what do they sell? SaaS Software. Similarly – PopuTrust is a Compliance SaaS Solution Provider – not a Software Vendor.
- 3) Security.** Any database deployed to the internet is also subject to being copied/duplicated/stolen making data security a critical component to success. PopuTrust has developed and deployed internal standard operating procedures (SOPs) as well as 3rd party purchased software to protect data assets. We have hired a 3 person team dedicated to data security. All data will be removed from "The Cloud" to locally hosted/managed LINUX servers for even better security controls. Equifax's recent data breach is a well-documented example.
- 4) Political.** The political climate is both a Risk and an PR opportunity. Background Checks for Guns, and Immigration Screening by Law Enforcement are hot-button topics in Washington DC and the evening news, radio, and internet sphere. PopuTrust has made a strategic decision to focus on the less contentious and lucrative financial services vertical during startup go-to-market phase.
- 5) Goliath.** The Regulatory Environment is dominated by only a few players with quasi-government support. This is both a classic case of "David vs Goliath" and "Bureaucratic Bloat with Legislative Moat" – the PopuTrust business model depends on its ability to be faster, nimbler, and more technically savvy than its entrenched competitors. UBER disrupted the Taxi Industry; Amazon first disrupted Books. PopuTrust will disrupt a fragmented regulatory environment that requires international cooperation among financial firms, governments, and recognized regulatory organizations such as FINRA in the United States and FCA in the United Kingdom.
- 6) Market Conditions.** Significant revenue is generated as result of visitors conducting a search for a person's first and last name. "Free" traffic from SEO, advertising, links, affiliates and referrals partners represents risks from decreasing CPM and overall online ad revenues - however internet people search traffic is projected to only continue to grow. A shift towards mobile computing is a plus for our business.

Financing and Use of Funding

- **Pre-Seed & Seed Financing**
 - All from Founder / Advisory Board
 - Built prototype, database infrastructure, and reached 1st revenue
 - No Debt. Clean Cap Table. 2 Years Operational History & Cash Flow before any Dilution.
- **Seeking \$300,000 Angel Round at \$3M Valuation**
 - \$100K in discussion, with another \$200K soft rounded up, up to \$500K for Phase 1
 - Current Angel group includes Advisors onboard since founding
 - Low Ask for Angels with a \$100M exit valuation target within 5 years
- **Use of Proceeds / Goals for Phase 1**
 - \$100K: hire 2-5 engineers (UX/UI, Android, IOS & Backend)
 - \$100K: hire 3 telesales, 3 business development, 1 admin support
 - \$100K: hire 1 CEO/Sales Executive
 - B2B: Close 8-10 FinTech customers by year end (ACV \$60,000)
 - B2C: Generate \$1M revenue via web/mobile apps
 - API: Develop Data Partnerships - COO leads Cash Flow Positive Operations.
 - Future Plans: Start B2G Process & Build-out of International sites (20+ planned in total)
 - Launch Advertising Campaigns (Ad Agency already on-boarded with Creatives)
 - Continue aggressive data acquisition process & data architecture build-out.

Proforma Profit and Loss

	Year 1	Year 2	Year 3	Year 4	Year 5
5 Revenue Streams:					
B2B/FinTech	\$ 1,043,345	\$ 2,928,569	\$ 9,191,105	\$ 21,470,882	\$ 38,558,619
B2C/Reports	\$ 110,203	\$ 544,226	\$ 1,708,014	\$ 3,990,006	\$ 7,165,477
B2G/RegTech	\$ -	\$ -	\$ 80,000	\$ 600,000	\$ 2,400,000
API/Software Whitelabing	\$ 667,122	\$ 2,196,427	\$ 6,893,328	\$ 16,103,162	\$ 28,918,965
Free/SEO/AFF/Apps	\$ 402,551	\$ 1,687,309	\$ 2,530,964	\$ 3,801,440	\$ 7,602,881
Total Net Revenue	\$ 2,223,222	\$ 7,356,531	\$ 20,403,410	\$ 45,965,489	\$ 84,645,941
SGA Expenses	\$ 231,165	\$ 524,007	\$ 1,001,654	\$ 1,801,651	\$ 2,835,199
Payroll & R&D Expenses	\$ 731,267	\$ 2,307,066	\$ 5,043,962	\$ 10,191,900	\$ 15,530,707
Marketing Expenses	\$ 81,354	\$ 315,637	\$ 650,291	\$ 1,025,802	\$ 1,590,006
Total Operating Expenses	\$ 1,043,786	\$ 3,146,711	\$ 6,695,907	\$ 13,019,353	\$ 19,955,912
Gross Income	\$ 1,179,436	\$ 4,209,820	\$ 13,707,503	\$ 32,946,136	\$ 64,690,029
Gross Margin	53%	57%	67%	72%	76%
Extraordinary Gain (Loss)					
Interest Expense	\$ -	\$ -	\$ -	\$ -	\$ -
Net Income (loss)	\$ 1,179,436	\$ 4,209,820	\$ 13,707,503	\$ 32,946,136	\$ 64,690,029

Exit Possibilities

A large financial services firm wishing to expand capacity, internal service offerings.



Most Likely – Strategic M&A

A “sharing economy” brand wishing to have exclusive database / API



Likely – Operational M&A

A “big data” giant expanding offerings



Possible – Competitive M&A

A PE addition to portfolio for strategic purposes. I.e. HIG bought Intelius, \$100m+



Possible – Private Equity

A competitor or federal / gov’t agency expanding capacity.



Plausible – Quasi-Public-Private

IPO is most likely in USA, although UK, DE, EU considered)



Unlikely – IPO

CONFIDENTIAL

POPUP TRUST

TRUSTED PEOPLE SEARCH

Questions?

Eric Melin, Founder
eric@popustrust.com
(617) 500-3458 mobile
Cambridge, Mass.



Industry: FinTech (Financial Technology)
Market: \$1 Billion+
Stage: Prototype/MVP

Ask : 300K @ \$3M FMV
Contact : info@popustrust.com
Invest : angel.co/popustrust
Careers : popustrust.com/jobs

10 Comps for Research on D&B, Private, or Public Company Sources

- 1) Symantec, Inc. (now owns LifeLock) Public Company went IPO with easy access to SEC data.
- 2) Checkr, Inc. (Startup, Private, Recently Raised \$40M from VC's (technical comp for VC interests)
- 3) Business Information Group, Inc. | Vertical Screen, Inc. (primary competitor, privately held)
- 4) FINRA (USA non-profit org, easy access to 990 filing info) technically not affiliated with US Gov't
- 5) USA Information Providers, LLC (small competitor in FinTech / RegTech / Monitoring Space)
- 6) Inflection, LLC. (private, owner of GoodHire, PeopleSmart.com, ancestry.com, etc.) raised 30M+ VC
- 7) Intelius, Inc. (private, recently bought by PE group for est. \$150M) owner of peoplefinders.com
- 8) Big 3 CRA's = Transunion, Experian, Equifax (Equifax is hot news topic in US Congress with data breach)
- 9) AutoCheck (LSE: EXPN, \$4.5B in revenues) owned by Experian; public company in UK
- 10) CarFax (owned by HIS (NASDAQ: INFO, \$3.8B in Revenues)

<https://www.bloomberg.com/research/stocks/private/snapshot.asp?privcapId=105783885>

Have an epic story to tell? Positive or Negative – how did (or might have) a comprehensive background check changed things?

Email your story to us at: stories@popustrust.com

30+ Additional Slides, Exhibits,
Photos, Financials, Cap Table,
Legal/Regulatory Info, Software
Roadmap, Software Screenshots, and
a 5 Year Excel Forecast Available Upon
Request

popustrust.com/p/dana_miller

= SERP

PT



1

100% Rev Share,
PopuTrust Fully-
owned data

PS

2

65% Rev Share,
PeopleSmart
Affiliate Feed

PF

3

55% Rev Share,
PeopleFinder
Affiliate Feed

PD

4

50% Rev Share,
PublicData Affiliate
Feed

FT

5

“FinTech” information
from BrokerCheck, other
sources. KYC / AML

W2

6

“Wealth” Accreditation
information from data
partners (Accreditation)

The Leading USA Regulator: FINRA

FINRA has over \$2 Billion in Assets and payroll of over \$500,000,000 – yes; that’s one half of a Billion.

Random Note1: Over \$23 Million is paid to Amazon per year for “Hosting Services”.

Random Note2: A Dozen Employees earn over \$1M per year; as a Non-Profit Tax Exempt Non-Governmental Org.

Random Note3: FINRA takes in grant contributions of \$50,000,000 at times – who is Regulating the Regulator?

efile GRAPHIC print - DO NOT PROCESS As Filed Data - DLN: 93493317881067

990 Return of Organization Exempt From Income Tax **2016**

OMB No. 1545-0047

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

Do not enter social security numbers on this form as it may be made public. Information about Form 990 and its instructions is at www.irs.gov/form990

Open to Public Inspection

Department of the Treasury Internal Revenue Service

A For the 2016 calendar year, or tax year beginning 01-01-2016, and ending 12-31-2016

B Check if applicable: Address change, Name change, Initial return, Final, Amended/retreated, Amended return, Application pending

C Name of organization: FINANCIAL INDUSTRY REGULATORY AUTHORITY INC

D Employer identification number: 53-0002710

E Telephone number: (240) 386-5...

F Name and address of principal officer: ROBERT W COOK, 1735 K STREET NW, WASHINGTON, DC 200061906

G Gross receipts: \$38,945,024

H (a) Is this a group return for subsidiaries? (b) Are all subsidiaries included? (c) Group exemption number: 0000000000

I Tax-exempt status: 501(c)(3), 501(c)(6), 501(c)(29), 527

J Website: WWW.FINRA.ORG

K Form of organization: Corporation, Trust, Association, Other

Part I Summary

1 Briefly describe the organization's mission or most significant activities: FINRA IS DEDICATED TO INVESTOR PROTECTION AND MARKET INTEGRITY THROUGH EFFECTIVE AND EFFICIENT SECURITIES INDUSTRY

2 Check this box if the organization discontinued its operations or disposed of more than 25% of its net assets

3 Number of voting members of the governing body (Part VI, line 1a): 0

4 Number of independent voting members of the governing body (Part VI, line 1b): 0

5 Total number of individuals employed in calendar year 2016 (Part V, line 2a): 12

6 Total number of volunteers (estimate if necessary): 0

7a Total unrelated business revenue from Part VIII, column (C), line 12: 0

b Net unrelated business taxable income from Form 990-T, line 34: 0

Revenue

8 Contributions and grants (Part VIII, line 1H): 0

9 Program service revenue (Part VIII, line 2g): 938,514,177

10 Investment income (Part VIII, column (A), lines 3, 4, and 7d): 52,229,460

11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11a): 113,084,588

12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12): 703,828,225

Expenses

13 Grants and similar amounts paid (Part IX, column (A), lines 1-3): 10,000,000

14 Benefits paid to or for members (Part IX, column (A), line 4): 0

15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10): 240,623,027

16a Professional fundraising fees (Part IX, column (A), line 11a): 0

b Total fundraising expenses (Part IX, column (B), line 25): 0

17 Other expenses (Part IX, column (A), lines 11b-11c, 11f-24e): 679,366,292

18 Total expenses: Add lines 13-17 (must equal Part IX, column (A), line 25): 969,990,119

19 Revenue less expenses: Subtract line 18 from line 12: -266,161,914

20 Total assets (Part X, line 16): Beginning of Current Year: 2,171,652,984; End of Year: 2,249,131,156

Part I	1a	1b	1c	1d	1e	1f	1g	1h	1i
MARCIA E ASQUITH	60.0		X				738,994	0	83,536
EVP AND CORPORATE SECRETARY	0.0								
F GREGORY AHERN	60.0		X				1,372,916	0	60,107
EXECUTIVE VICE PRESIDENT	0.0								
SUSAN F AXELROD	60.0		X				1,265,910	0	88,643
EXECUTIVE VICE PRESIDENT	0.0								

5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person. **5** No

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
AMAZON WEB SERVICES, 12900 WORLDGATE DRIVE, HERNDON, VA 20170	HOSTING SERVICES	23,007,809
TEK SYSTEMS, PO BOX 198568, ATLANTA, GA 30384	TECH CONSULTING	16,854,136
NASDAQ TECHNOLOGY AB, SE-105 78, STOCKHOLM, S, SW	HOSTING SERVICES	13,839,447
PROMETRIC, PO BOX 223608, PITTSBURGH, PA 15251	TESTING SERVICES	11,054,298
RANDSTAD INHOUSE SERVICES, 2015 SOUTH PARK PLACE, ATLANTA, GA 30309	TEMPORARY HELP	7,501,168

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization: **145**

Form 990 (2016)

Part VIII Statement of Revenue

Part I	1a	1b	1c	1d	1e	1f	1g	1h	1i
ROBERT MARCHMAN	60.0		X				920,704	0	88,970
EXECUTIVE VICE PRESIDENT	0.0								
MICHAEL RUFINO	60.0		X				1,039,393	0	87,392
EXECUTIVE VICE PRESIDENT	0.0								
WILLIAM WOLLMAN	60.0		X				954,646	0	69,914
EXECUTIVE VICE PRESIDENT	0.0								

FINRA – by the numbers

FINRA has over \$1 Billion in Revenues and payroll of over \$500,000,000 – and processes about 3000 complaints/year; or approx. **\$166,666 per Complaint** Received. In 2017 there were 630,132 Registered Representatives: a small fraction of the Global Market for Financial Services Professionals (UK, EU, USA, LATAM, ASIA, Etc). In 2017 there were ~2000 cases/actions referred/reviewed, or approximately \$250,000 spent per case based on annual operating budget.

Statistics

FINRA is responsible for regulating every broker and brokerage firm doing business with the U.S. public. The selected statistics below are updated on a regular basis.

- › [Key Statistics for 2017](#)
- › [Regulatory Actions and Corporate Financing Review 2013 – 2017](#)
- › [Current Registration Statistics for December 2018](#)
- › [Registered Representatives Statistical Review 2003 – 2017](#)
- › [Member Firm Statistical Review 2003 – 2017](#)
- › [Member Firm Branch Offices Statistical Review 2005 – 2017](#)
- › [2018 FINRA Industry Snapshot](#)

Key Statistics for 2017

[^ Back to top](#)

Registered Representatives	630,132
Securities Firms	3,726
Cycle Exams	1,492
Branch Exams	914
Reviews for Cause in the Examination Program	5,407
Market Events Processed	36 billion every day

Fines	\$64.9 million
Restitution	\$66.8 million
Individuals Barred	492
Individuals Suspended	733
Firms Expelled	20
Firms Suspended	29
Fraud and Insider Trading Cases Referred for Prosecution	855

Regulatory Actions and Corporate Financing Review 2013 – 2017

[^ Back to top](#)

Regulatory Actions	2017	2016	2015	2014	2013
Investor Complaints Received ¹	3,002	3,070	3,250	2,802	2,334
New Disciplinary Actions Filed ²	1,369	1,434	1,512	1,397	1,535
Formal Actions Resolved	936	1,093	1,252	1,110	1,307
Fines ³ (in millions)	\$64.9	\$173.8	\$93.8	\$132.6	\$60.4
Restitution (in millions)	\$66.8	\$27.9	\$96.6	\$32.3	\$9.7
Firms Expelled ⁴	20	24	31	18	24 ⁵
Firms Suspended	29	26	25	6	38 ⁵
Individuals Barred	492	517	496	481	429 ⁵
Individuals Suspended	733	727	736	705	670 ⁵
Advertisements and Sales Communications Reviewed	79,941	92,489	99,776	113,646	108,534

Corporate Financing	2017	2016	2015	2014	2013
Total Public Offering Filings	979	755	972	1,139	971
› Corporate Filings ⁶	914	693	901	958	790
› Other Filings ⁷	65	62	71	181	181
Private Placement Filings	2,579	4,018	3,249	3,159	3,043 ⁸

The Global Financial Regulatory Ecosystem



The Global Financial Regulatory Ecosystem

In 2017, 933,700 people were employed in the securities and investment sector in the USA. 5.3% of Population in Financial Services. However, outside of the SEC, and direct Gov't entities: FinCEN, SiPC – there's only one established regulator – FINRA – which is only chartered to regulate the United States. No globally-focused Regulators exist. For example; Fraud within the financial industry costs the UK (regulated by the FCA) an estimated £14bn a year and it is believed a further £25bn is laundered by British institutions.

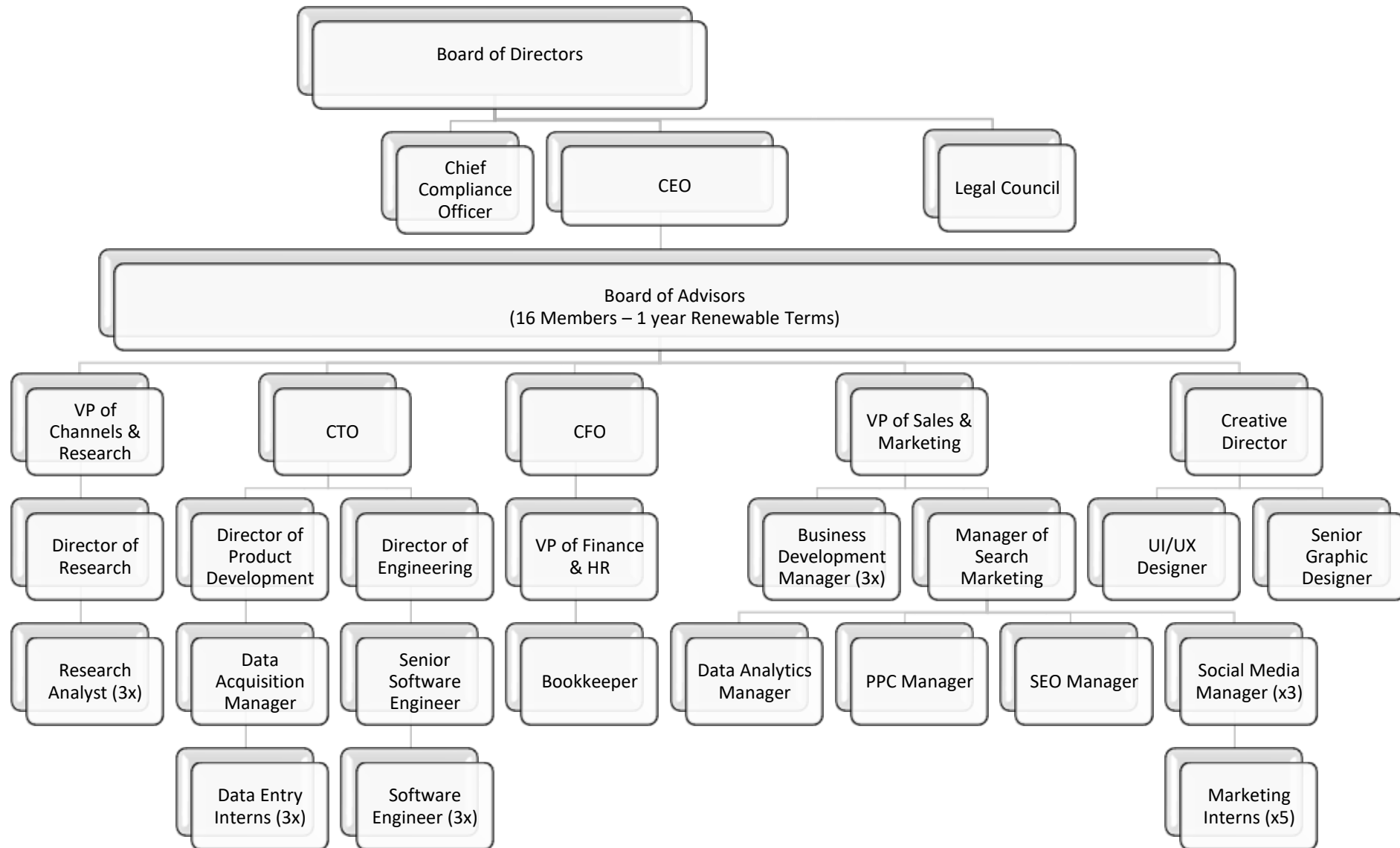
	Russia	Financial Market Relations Regulation Center	FMRRC
	Saint Vincent and the Grenadines	Financial Services Authority	FSA
	Saudi Arabia	Capital Market Authority	CMA
	Singapore	Monetary Authority of Singapore	MAS
	South Africa	Financial Services Board	FSB
	Spain	Spanish Securities Market Commission	CNMV
	Sri Lanka	Central Bank of Sri Lanka	CBSL
	Sri Lanka	Securities And Exchange commission of Sri Lanka	SEC
	Sweden	Financial Supervisory Authority	FSA
	Switzerland	Financial Market Supervisory Authority	FINMA
	Thailand	The Siam Commercial Bank Public Company	SCB
	Thailand	Bank Of Thailand	BOT
	Turkey	Capital Markets Board of Turkey	CMB [SPK]
	Ukraine	National Securities and Stock Market Commission	NSSMC
	Ukraine	Ukrainian Centre for OTC Financial Instruments and Technologies Development	UCRFIN
	United Arab Emirates	Dubai Financial Services Authority	DFSA
	United Arab Emirates	Central Bank of the U.A.E	U.A.E
	United Arab Emirates	Emirates Securities and Commodities Authority	SCA
	United Kingdom	The Financial Conduct Authority	FCA
	United States	U.S. Commodity Futures Trading Commission	CFTC
	United States	Financial Industry Regulatory Authority	FINRA

Data Sources: <https://www.selectusa.gov/financial-services-industry-united-states>
<https://www.investing.com/brokers/regulation>
https://www.bls.gov/emp/ep_table_201.htm

FINRA's BrokerCheck vs FIDDO's PopuTrust

The screenshot shows the website for Investment Partners. The browser address bar displays www.ipeip.com. The company logo is ~~Investment Partners~~ Investment Partners. The navigation menu includes: HOME, COMPANY PROFILE, ADVISORS / REPS, CONTACT US, CLIENT ACCESS, JOIN ~~Now~~, and FINRA BrokerCheck. The main banner features the text "OPEN FOR CONVERSATION" over a photograph of three business professionals in a meeting. A handwritten arrow points from the "FINRA BrokerCheck" link in the navigation menu to the word "CONVERSATION" in the banner. Below the banner, the "Our Firm" section contains the text: ~~Investment Partners~~ Investment Partners is a premier Hybrid Independent. The "Recent News" section shows a partial article titled ~~Investment Partners~~ Investment Partners welcomes. A VOSP (Veteran Owned Small Business) logo is also visible.

FIDDO PopuTrust



SERVER LOGS SHOWING ACTUAL TRAFFIC STATISTICS

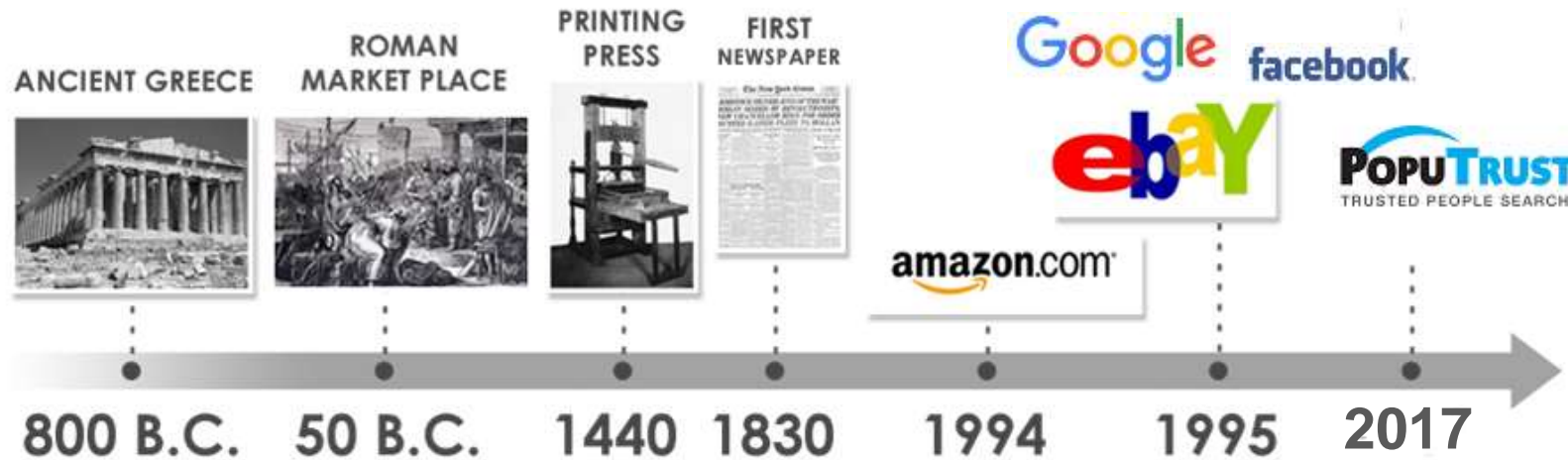
Usage Statistics for popustrust.com

Summary Period: September 2016
Generated 01-Oct-2016 01:59 CDT

[\[Daily Statistics\]](#) [\[Hourly Statistics\]](#) [\[URLs\]](#) [\[Entry\]](#) [\[Exit\]](#) [\[Sites\]](#) [\[Referrers\]](#) [\[Search\]](#) [\[Agents\]](#) [\[Countries\]](#)

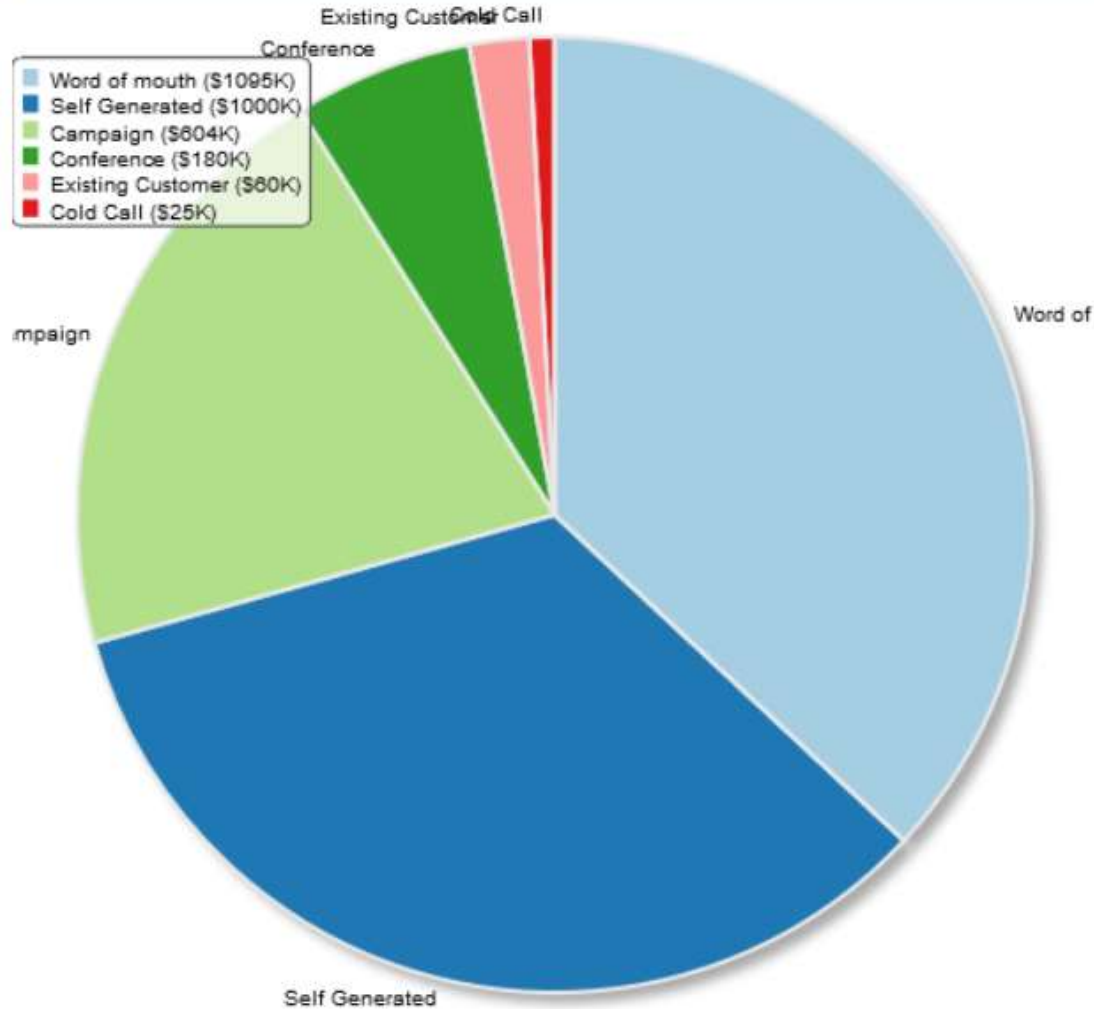
Monthly Statistics for September 2016		
Total Hits	352423	
Total Files	297305	
Total Pages	188713	
Total Visits	10715	
Total KBytes	27652544	
Total Unique Sites	3899	
Total Unique URLs	43803	
Total Unique Referrers	29674	
Total Unique User Agents	829	
	Avg	Max
Hits per Hour	489	10207
Hits per Day	11747	51465
Files per Day	9910	47620
Pages per Day	6290	45152
Sites per Day	129	497
Visits per Day	357	766
KBytes per Day	921751	1675870
Hits by Response Code		
Code 200 - OK	84.36%	297305

Why Now?



- People Search Market is Enormous...8-10 % of the TRILLIONS of Online Searches are “people related”
- Information was the Gold Rush of the 90’s – now consumers will soon want to own & control this data.
- Web/Cloud Infrastructure today allows massive global scalability with minimum capital expenditure... “Lean Startups” have raised hundreds of millions in capital for P-a-a-S.
- People Search as a vertical was white hot for venture capital 7 years ago – firms raised more capital than revenues could support – now with new Federal Legislation rising and consumer awareness building – industry consolidation is under way.
- Mobile commerce forecast to grow to \$119 Billion - people now also search on-the-go from mobile devices. “Search” has become a recreational pass-time – its Baseball for the millennial generation. If you are not aged 15-35 – ask to watch a high school or college aged person use technology & social media on his/her smart phone.

ALL OPPORTUNITIES BY LEAD SOURCE



No Results

MY ACTIVITY

Eric Melin

Eric Melin 17k+
1 day ago

Eric Melin TSRs - ple
Last Week

Eric Melin busy-est c
2 weeks and 5 days

Eric Melin using Chr
3 weeks ago

Eric Melin upgrade d
3 weeks and 1 days

Eric Melin upgrade d
3 weeks and 2 days

Eric Melin still upgra
3 weeks and 3 days

4 person Biz Dev Team: 20,000 phone calls <12M

SALES MARKETING SUPPORT ACTIVITIES COLLABORATION ALL CREATE

CALLS

Close	Direction	Subject	Contact	Related to	Start Date	Assigned to	Date Created
<input type="checkbox"/>	Outbound	Marie spoke to Bill. Doesn't need background check	Bill [redacted]	KAIZEN RETIREMENT PLAN ADVISORS, LLC	01/09/2019 05:00pm	Marie [redacted]	01/09/2019 04:57pm
<input type="checkbox"/>	Inbound	Callback :click notes	Mr. Peter [redacted]	BROOKE PRIVATE EQUITY ASSOCIATES MANAGEMENT LLC	01/09/2019 05:00pm	[redacted]	01/09/2019 04:55pm
<input type="checkbox"/>	Outbound	Marie left VM to Jennifer. Press 2	Jennifer [redacted]	COMPASS PLANNING ASSOCIATES, INC.	01/09/2019 05:00pm	[redacted]	01/09/2019 04:53pm
<input type="checkbox"/>	Outbound	Not interested	Benjamin [redacted]	ALPHA WINDWARD LLC	01/09/2019 05:00pm	[redacted]	01/09/2019 04:52pm
<input type="checkbox"/>	Inbound	Callback :click notes	[redacted]	Amory Federal Savings and Loan Association	01/09/2019 05:00pm	[redacted]	01/09/2019 04:48pm
<input type="checkbox"/>	Outbound	Marie left VM	Katherine [redacted]	COLUMBIA RIDGE CAPITAL MANAGEMENT, INC.	01/09/2019 05:00pm	[redacted]	01/09/2019 04:48pm
<input type="checkbox"/>	Outbound	Number not in service	[redacted]	ROGE & COMPANY, INC.	01/09/2019 05:00pm	[redacted]	01/09/2019 04:47pm
<input type="checkbox"/>	Inbound	Callback :click notes	Mr. Richard [redacted]	NORTHEAST INVESTMENT MANAGEMENT INC.	01/09/2019 04:45pm	[redacted]	01/09/2019 04:45pm
<input type="checkbox"/>	Outbound	Marie left VM to Joseph	Joseph [redacted]	CONFIDENTIAL PLANNING I, LLC	01/09/2019 04:45pm	[redacted]	01/09/2019 04:42pm
<input type="checkbox"/>	Outbound	Marie left VM to Martin	[redacted]	J.P.P. EURO-SECURITIES, INC.	01/09/2019 04:45pm	[redacted]	01/09/2019 04:40pm
<input type="checkbox"/>	Inbound	Callback :click notes	[redacted]	Athol Credit Union	01/09/2019 04:45pm	[redacted]	01/09/2019 04:40pm
<input type="checkbox"/>	Outbound	Marie left VM to John	John [redacted]	PEGASUS ASSET MANAGEMENT INC.	01/09/2019 04:45pm	[redacted]	01/09/2019 04:38pm
<input type="checkbox"/>	Outbound	wrong number & company (MDB Capital)	Costello [redacted]	HILL ADVISORS, INC.	01/09/2019 04:30pm	[redacted]	01/09/2019 04:37pm

Firm Operations

same as PopuTrust.com

Registrations

This section provides information about the regulators (Securities and Exchange Commission (SEC), self-regulatory organizations (SROs), and U.S. states and territories) with which the brokerage firm is currently registered and licensed, the date the license became effective, and certain information about the firm's SEC registration.

This firm is currently registered with the SEC, 16 SROs and 53 U.S. states and territories.

Federal Regulator	Status	Date Effective
SEC	Approved ✓	10/23/1981

SEC Registration Questions

This firm is registered with the SEC as:

A broker-dealer: Yes

A broker-dealer and government securities broker or dealer: Yes

A government securities broker or dealer only: No

This firm has ceased activity as a government securities broker or dealer: No

FIIDO

Self-Regulatory Organization	Status	Date Effective
FINRA	Approved	01/31/1983
FIIDO BX Options Exchange LLC	Approved	05/07/2012
Cboe BYX Exchange, Inc.	Approved	10/04/2010
Cboe BZX Exchange, Inc.	Approved	10/23/2008
Cboe C2 Exchange, Inc.	Approved	04/16/2012
Cboe EDGA Exchange, Inc.	Approved	05/26/2010
Cboe EDGX Exchange, Inc.	Approved	05/27/2010
Cboe Exchange, Inc.	Approved	10/08/1987
Investors' Exchange LLC	Approved	07/28/2016
NYSE American LLC	Approved	02/25/1988
NYSE Arca, Inc.	Approved	05/21/1986
Nasdaq BX, Inc.	Approved	01/12/2009
Nasdaq ISE, LLC	Approved	04/30/2002
Nasdaq PHLX LLC	Approved	10/23/1981

FIIDO is a SRO...SEC application is in-process:

SRO
paperwork
in-process

re.force.com/ombudsman/

Zip/Postal Code

Phone Number**

Email**

** You must provide either a phone number or an email address.

YOUR MATTER

Is Your Matter About the U.S. Securities and Exchange Commission (SEC)?* Yes No

Is your matter about a Self-Regulatory Organization (SRO)?* Yes No

"If Yes, please select the Self-Regulatory Organization(s) (SROs)." is a required field.

If Yes, please select the Self-Regulatory Organization(s) (SROs).*

What is your matter about?*

Describe your matter in detail.*

- Investors Exchange LLC (IEX)
- Miami International Securities Exchange LLC (MIAX)
- MIAX PEARL LCC (PEARL)
- Municipal Securities Rulemaking Board (MSRB)
- Nasdaq BX Inc. (BX)
- Nasdaq GEMX LLC (GEMX)
- Nasdaq ISE LLC (ISE)
- Nasdaq MRX LLC (MRX)
- Nasdaq PHLX LLC (PHLX)

▶ ADDITIONAL MATTER DETAILS

Fair Information Internal Determination Office, Inc. (FIIDO)

That government is best which governs the least,
because its people discipline themselves.

- Thomas Jefferson

Life isn't fair, but life isn't fair for everyone. That makes
life fair.

- Anonymous

Anyone who isn't confused doesn't really understand
the situation.

- Edward R. Murrow

They that can give up essential liberty to obtain a little
temporary safety deserve neither liberty nor safety.

- Benjamin Franklin

“What we want is creative disorder. What Democrats
want is to Regulate. I’ve become more “libertarian-ish”.

- George Will

And what is good, Phaedrus,
And what is not good—

Need we ask anyone to tell us these things?

— Robert M. Pirsig

Zen and the Art of Motorcycle Maintenance: An
Inquiry Into Values

Things are not always what they seem.

- Phaedrus

The reputation of a thousand years may be determined by the
conduct of one hour.

- Anonymous

If you don't see what you're looking for, you've come to the right
place.

- Optometrist's Office

The Lord's Prayer is 66 words, the Gettysburg Address is 286
words, and there are 1,322 words in the Declaration of
Independence. Yet, government regulations on the sale of
cabbage total 26,911 words.

- David McIntosh

Expecting the world to treat you fairly because you are a good
person is a little like expecting the bull not to attack you because
you are a vegetarian.

- Dennis Wholey

"If you get to thinkin' you're a person of some influence, try
orderin' somebody else's dog around."

- Anonymous

We apologize for the error in last week's paper in which we
stated that Mr. Arnold Dogbody was a defective in the police
force. We meant, of course, that Mr. Dogbody is a detective in
the police farce.

- Correction Notice in the Ely Standard, a British newspaper

eBay Store is live (used for lead generation & marketing purposes only. PopuTrust is focused on B2B market initially; direct-to-consumer planned CY '20)

PopuTrust – Comprehensive Background Check \$499; Nanny, Financial Adviser, Dates | eBay - Google Chrome

Secure | <https://www.ebay.com/itm/preview/1044749745712?valoff=1>

PopuTrust – Comprehensive Background Check \$499; Nanny, Financial

Condition: --
Time left: 29d 23h 8/25, 6:22PM

Price: **US \$499.00** [Buy It Now](#)
[Add to watch list](#)

No returns | Ships from United States

Shipping: Will ship to United States. Read item description or [contact seller](#) for shipping options. | [See details](#)
Item location: Cheyenne, Wyoming, United States
Ships to: United States

Delivery: Varies
Returns: Seller does not accept returns

Seller information
popustrust (12 ★)
100% Positive feedback
[Contact seller](#)
[See other items](#)

UP TO 50% OFF
Custom Mug
\$10.49
vistaprint

COMPREHENSIVE BACKGROUND RESEARCH REPORT

- Criminal History Search
- Civil History Search
- Bankruptcy, Judgments, Liens Search
- Education Verification (Diploma Search)
- Sex Offender Search
- FINRA (Financial Industry Regulatory Authority) "BrokerCheck"
- FBI (Federal Bureau of Investigation) Search
- SDN (Specially Designated Nationals) Search
- FSE (Foreign Sanctions Eviders List) Search
- OFAC (Office of Foreign Assets Control, i.e. "Terrorists" Search)
- Media (Newspapers, Facebook, Google, Twitter, LinkedIn, etc.)
- Employment Verification (outbound phone calls/emails)

\$499 per subject

PopuTrust
TRUSTED PEOPLE SEARCH

www.popustrust.com

www.popustrust.com

WE SUPPORT OUR LAW ENFORCEMENT OFFICERS
THANK YOU FOR YOUR SERVICE

TV Channel in Development eta Q4 2019:

Android TV, Apple TV, Amazon Fire,
Roku, etc.

Phase 1: is not for TV content, but
another method to access PopuTrust
People Database (freemium model).

Phase 2: Compete w/People TV.
(freemium, subscription)

Strategic Partners / API Data Providers:

Social Media Summary by xxxxxxxx

Political Summary by Xxxxxxxx

Genealogy Summary by xxxxxxxx

Physical Fitness Assessment by xxxxxxxx

Intelligence / IQ Assessment by xxxxxxxx

Personality Assessment by xxxxxxxx

Technical Competency by xxxxxxxx

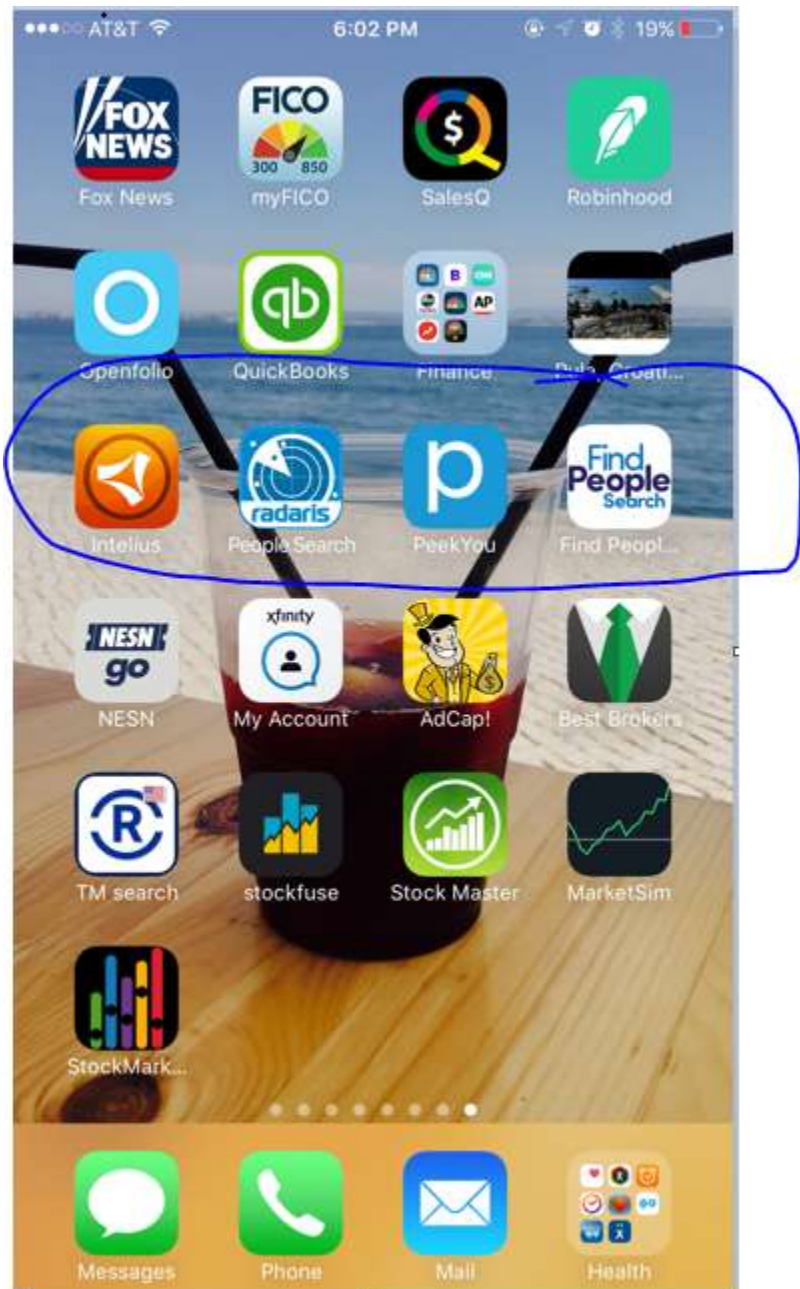
Cultural Sensitivity by xxxxxxxx

Wealth Assessment by xxxxx

Health & Medical Assessment

Biometrics Assessment by xxxxx

Family Dynamics



Mobile App
in Development
eta Q2 2020:

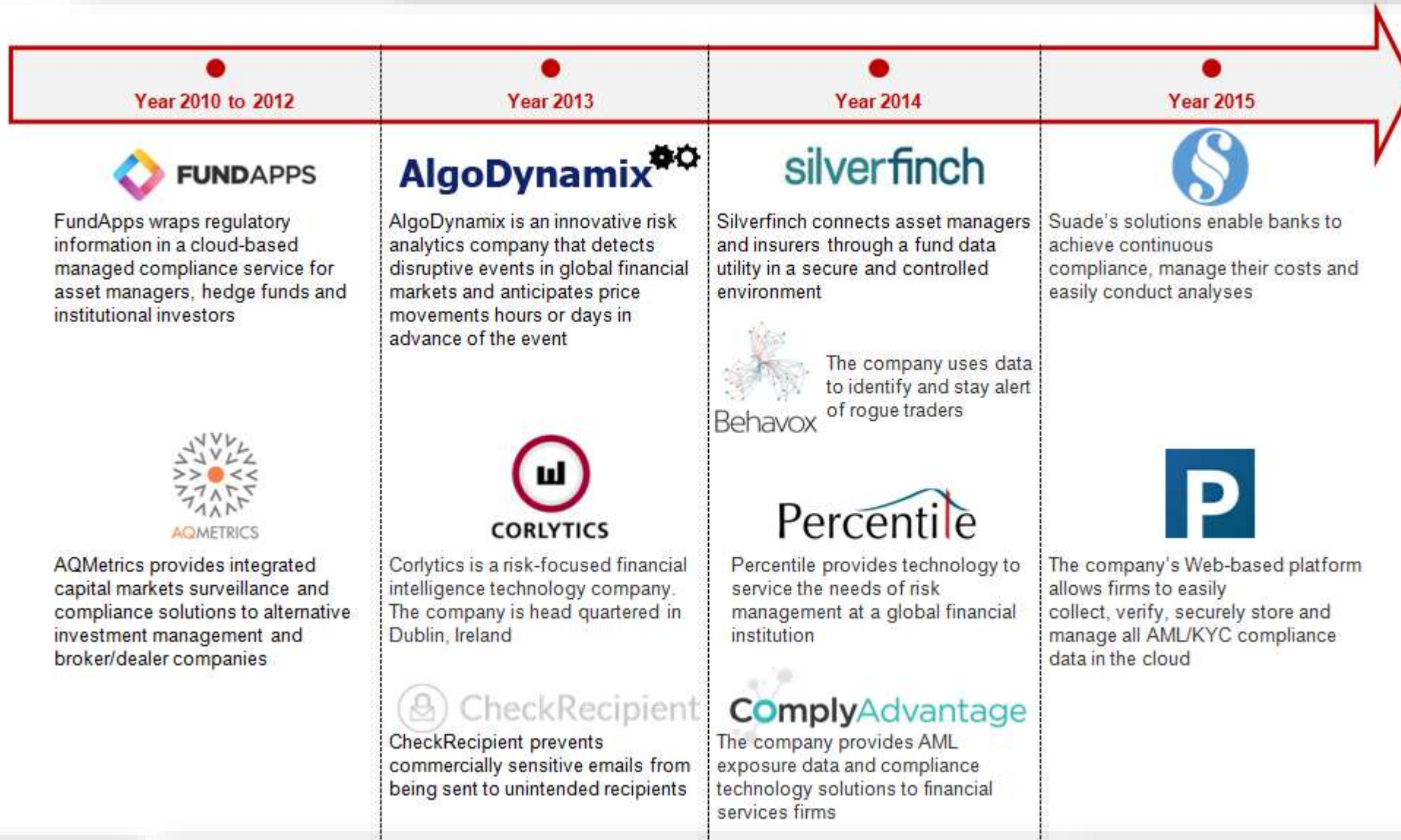
iOS, Android, Apple TV, Amazon
Fire, Roku, Microsoft, etc.

Phase 1: Ported Features from
Website.

Phase 2: Full Multi-Channel



Global RegTech: A \$100-Billion Opportunity



Chief Executive <ceo@newsletters.chiefexecutive.net>

eric@popustrust.com

CEOs Split On Facebook Regulation

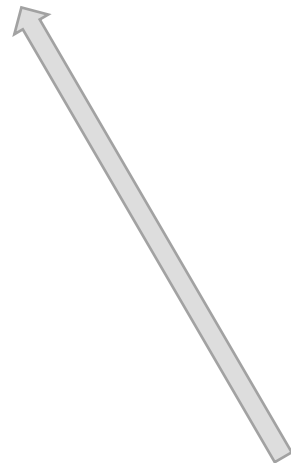
are problems with how this message is displayed, click here to view it in a web browser.

[Click here](#) to view this message in a browser window.

Chief Executive **CEO BRIEFING**

June 3, 2019

Is Facebook different? A poll of Fortune 500 CEOs revealed that despite their concerns about the regulation of their own companies, half of those surveyed felt Facebook needed to be regulated. James Bailey, professor at the George Washington University School of Business, explains [what makes Facebook different from other corporate giants in the eyes of CEOs.](#)




Anti-Regulation?

Why should Big Tech be any different?

The Case for RegTech at Facebook, Amazon, Apple, MicroSoft, Google, etc.

homeaglow.com/customer/choosedate



1. Pick a Date 2. Book a Cleaning

Pick a date & time


Date: 12/22/2018 Start time: 10:00 AM

[See recommended hours](#)

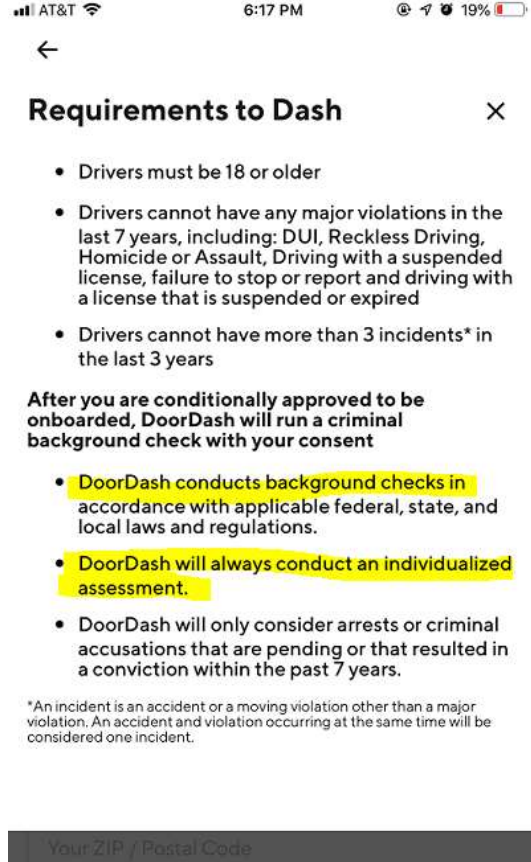
- Duration: 2 hrs +

Zipcode: 02139

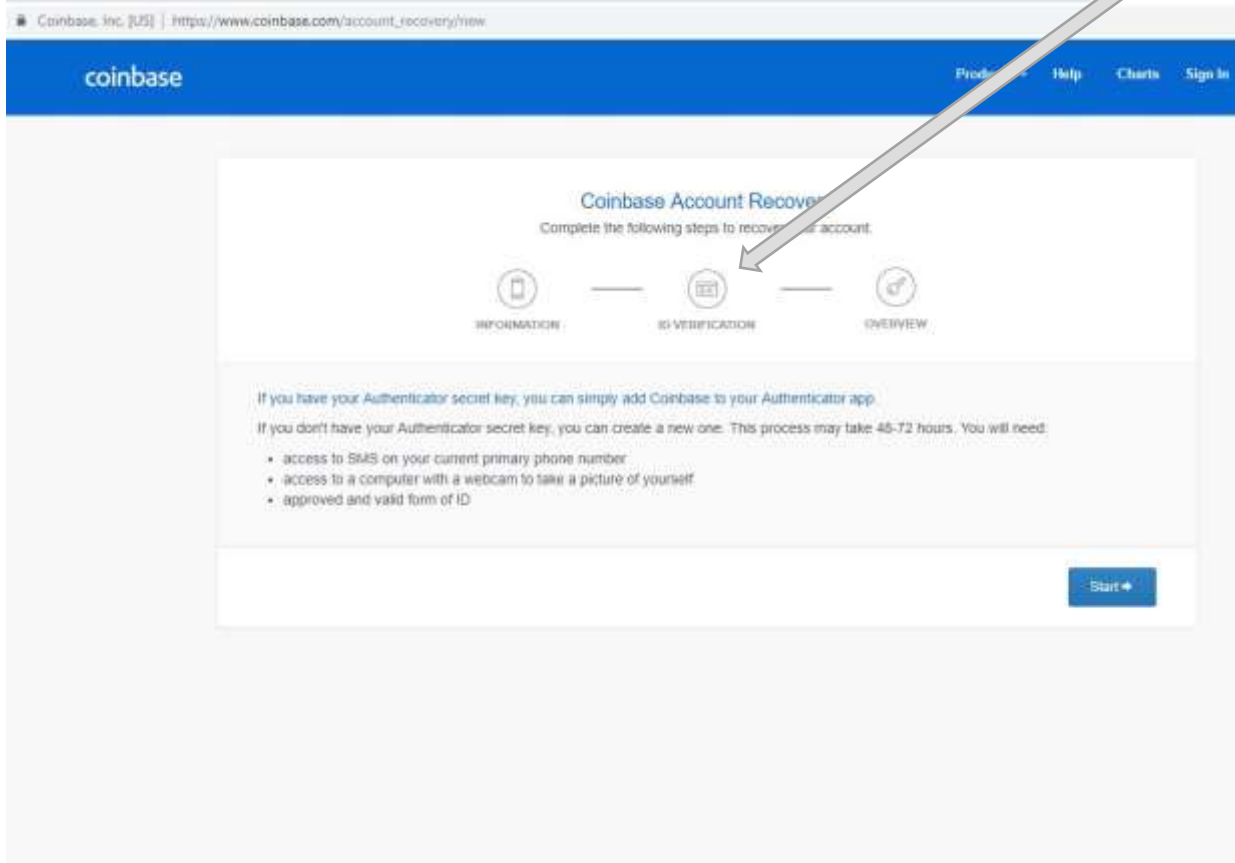
[See Available Cleanings](#)

 All cleaners have passed a comprehensive background check & maintain a verified profile with past reviews & transparent prices.

Example of a house-keeping service claiming to use a Background Check (very minimal automated searches actually performed and definitely not “Comprehensive”) at a cost of a few dollars.



Example of a delivery service claiming to use a Background Check for its drivers during Employment Application. A very minimal automate search is actually performed at a cost to platform of a few (\$2-26, average \$10) dollars per app paid to a vendor like PopuTrust. Usually the platform incurs this cost; can be passed to Applicant via Application Fee.



Example of a Cryptocurrency Wallet that has a KYC (Know-your-Customer) requirement using a 3rd party ID upload process.

The screenshot shows a web browser window with the URL `https://squareup.com/dashboard/business/square-secure`. The page title is "Account & Settings" and the user is logged in as "AutoMaximizer, Inc.". A green "Setup Guide" button is visible in the top navigation bar. The main content area is divided into two sections:

- Business Owner Information:** A card with a person icon and the text "We need to establish a few details about the identity of the owner of your business." An "Edit" button is located to the right of the text.
- Business Documents:** A section with the heading "Business Documents" and the text "Upload documentation so we can review your financial background. Knowing more about your business will help us detect unusual activity." Below this is a search input field labeled "Location Name".

Below the search field is a table with two columns: "Location" and "Strength". The table contains two rows of data:

Location	Strength
AutoMaximizer	<div style="width: 50%;"></div>
AutoMaximizer, Inc.	<div style="width: 50%;"></div>

A grey arrow points from the text on the right towards the "Business Owner Information" card.

Example of a FinTech firm using a manual review process for business owner verification.

Example of an Online Money Transfer service using a 3rd party “NETVERIFY” for ID verification.

to TransferWise - Search - K

https://transferwise.com/business-onboarding/2steps/confirm

Upload your ID document

Scan or upload either the photo page of your passport, your driving licence, or your national ID card.

Start ID verification

Please have your ID ready for verification.

This verification process is designed to confirm your identity and protect you from identity theft. Click "Help?" for more information.

Start ID verification

© 2010 - 2018, Jersey

NETVERIFY

[Back](#)

Please verify your account

All customers are required to verify their accounts in order to transact on Escrow.com. We protect both sides of the transaction by verifying the identity of all users. The verified identity must be the same as the beneficial account holder's name on any bank account used to pay or receive funds from Escrow.com.

Account Type

Individual [Change](#)

Your Personal Details

VERIFIED

CUSTOMER INFORMATION

Name	Eric Melin
Email	ericmelin@gmail.com
Phone Number	+1 617-500-3458
Date of Birth	7/10/1976
Billing Address	Western Ave Cambridge, MA 02139 United States

Verify your identity to allow payments over \$3,000 USD to and from your personal account or to make payments with a Credit Card, Debit Card or PayPal.

Example of an Escrow service using a ID verification process.



https://www.sofi.com/wealth/#/onboarding/38301/customer-information

SoFi Home Money Invest Loans

Zip Code

City

State
Massachusetts

I have a different mailing address.

Current Employer

I am self employed

How much investment experience do you have?

Citizenship Status

US Citizen


Permanent Resident

Social Security Number
XXX-XX-XXXX

Financial regulations require us to verify your identity. This will NOT affect your credit score.

I agree to give SoFi and its clearing firm, APEX, consent to perform identity verification and OFAC checks.

Example of an Online Investing Platform using Verifications

 **IRS** DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
CINCINNATI OH 45999-0023

Date of this notice: 01-25-2018

Employer Identification Number:
82-4161741

Form: SS-4

Number of this notice: CP 575 A

POPTRUST INC
POPTRUST
2232 DELL RANGE BLVD STE 285P
CHEYENNE, WY 82009

For assistance you may call us at:
1-800-829-4933

IF YOU WRITE, ATTACH THE
STUB AT THE END OF THIS NOTICE.

WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER

Thank you for applying for an Employer Identification Number (EIN). We assigned you EIN 82-4161741. This EIN will identify you, your business accounts, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

When filing tax documents, payments, and related correspondence, it is very important that you use your EIN and complete name and address exactly as shown above. Any variation may cause a delay in processing, result in incorrect information in your account, or even cause you to be assigned more than one EIN. If the information is not correct as shown above, please make the correction using the attached tear off stub and return it to us.

Based on the information received from you or your representative, you must file



Thu 6/7/2018 10:08 AM

D&B Notification <noreply@dnb.com>

New DUNS: 081254040 (PopuTrust, Inc) Case#21184721 [ref:_00D306len._5000c1aHIT3:ref]

eric@popustrust.com



PLEASE DO NOT REPLY TO THIS EMAIL

D&B has fulfilled your D-U-N-S number request. Your D-U-N-S number is **081254040**.

For SAM registration, please enter your business name and address as follows:

Legal Business Name:

PopuTrust, Inc

Address Line 1:

**2232 Dell Range Blvd Ste 285p
Cheyenne WY 82009**

YOU MUST WAIT AT LEAST 24-48 BUSINESS HOURS BEFORE USING THIS DUNS NUMBER, ESP YOU ARE GOING TO REGISTER IN SAM.



Typically US based financial services firms pay (at the time of hiring) for an initial background check (\$25-\$500), then a “monitoring” component (\$5-7 x ___ employees) per month) which will alert the firm if any changes (criminal, watch lists, civil, IRS, etc) similar to consumer credit monitoring.

Online Media Mix model - based on % budget - with example of 'average' clickthrough rates

Overall budget	\$ 200,000.00
Average order value	\$ 50.00
Gross profit margin	\$ 0.50

	Media costs					Media volume/response				Conversion to Opportunity			Conversion to Sale			Revenue	
	Setup/ creative /Mgt costs	CPM	CPC	Media costs	Total cost	Budget %	Impressions or names	CTR	Clicks or visits	CRO	nOpportunities	CPO	CRS	nSales	% of sales	CPS (CPA)	Total revenue

External online media

Online ad buys (CPM)	\$ -	\$ 10.00	\$ 5.00	\$ 20,000.00	\$ 20,000.00	\$ 0.10	\$ 2,000,000.00	\$ 0.00	\$ 4,000.00	\$ 1.00	\$ 4,000.00	\$ 5.00	\$ 0.10	\$ 400.00	\$ 0.01	\$ 50.00	\$ 20,000.00	\$ -
Ad network (CPC)	\$ -	\$ 20.00	\$ 1.00	\$ 40,000.00	\$ 40,000.00	\$ 0.20	\$ 2,000,000.00	\$ 0.02	\$ 40,000.00	\$ 1.00	\$ 40,000.00	\$ 1.00	\$ 0.10	\$ 4,000.00	\$ 0.08	\$ 10.00	\$ 200,000.00	\$ -
Paid search (CPC)	\$ -	\$ 4.00	\$ 0.20	\$ 60,000.00	\$ 60,000.00	\$ 0.30	\$ 15,000,000.00	\$ 0.02	\$ 300,000.00	\$ 1.00	\$ 300,000.00	\$ 0.20	\$ 0.10	\$ 30,000.00	\$ 0.63	\$ 2.00	\$ 1,500,000.00	\$ -
Natural search (Fixed)	\$ -	\$ 1.00	\$ 0.10	\$ 10,000.00	\$ 10,000.00	\$ 0.05	\$ 10,000,000.00	\$ 0.01	\$ 100,000.00	\$ 1.00	\$ 100,000.00	\$ 0.10	\$ 0.10	\$ 10,000.00	\$ 0.21	\$ 1.00	\$ 500,000.00	\$ -
Affiliates (CPS)	\$ -	\$ 10.00	\$ 1.00	\$ 10,000.00	\$ 10,000.00	\$ 0.05	\$ 1,000,000.00	\$ 0.01	\$ 10,000.00	\$ 1.00	\$ 10,000.00	\$ 1.00	\$ 0.10	\$ 1,000.00	\$ 0.02	\$ 10.00	\$ 50,000.00	\$ -
Aggregators (CPS)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.01	\$ -	\$ 1.00	\$ -	\$ -	\$ 0.10	\$ -	\$ -	\$ 20.00	\$ -	\$ -
Sponsorships (Fixed)	\$ -	\$ 200.00	\$ 66.67	\$ 20,000.00	\$ 20,000.00	\$ 0.10	\$ 100,000.00	\$ 0.00	\$ 300.00	\$ 1.00	\$ 300.00	\$ 66.67	\$ 0.10	\$ 30.00	\$ 0.00	\$ 666.67	\$ 1,500.00	\$ -
Online PR (Fixed)	\$ -	\$ 200.00	\$ 20.00	\$ 20,000.00	\$ 20,000.00	\$ 0.10	\$ 100,000.00	\$ 0.01	\$ 1,000.00	\$ 1.00	\$ 1,000.00	\$ 20.00	\$ 0.10	\$ 100.00	\$ 0.00	\$ 200.00	\$ 5,000.00	\$ -
E-mail lists (CPM)	\$ -	\$ 10.00	\$ 1.00	\$ 20,000.00	\$ 20,000.00	\$ 0.10	\$ 2,000,000.00	\$ 0.01	\$ 20,000.00	\$ 1.00	\$ 20,000.00	\$ 1.00	\$ 0.10	\$ 2,000.00	\$ 0.04	\$ 10.00	\$ 100,000.00	\$ -
Total/Average	\$ -	\$ 6.21	\$ 0.42	\$ 200,000.00	\$ 200,000.00	\$ 1.00	\$ 32,200,000.00	\$ 0.01	\$ 475,300.00	\$ 1.00	\$ 475,300.00	\$ 0.42	\$ 0.10	\$ 47,530.00	\$ 1.00	\$ 4.21	\$ 2,376,500.00	\$ 1,000,000.00

Internal online media

In-house e-mail list/DM	\$ 1,000.00	\$ -	\$ 0.33	\$ -	\$ 1,000.00	n/a	\$ 100,000.00	\$ 0.03	\$ 3,000.00	\$ 0.15	\$ 450.00	\$ 2.22	\$ 0.30	\$ 135.00	n/a	\$ 7.41	\$ 6,750.00	\$ -
Own-site ads (other foot)	\$ 1,000.00	\$ -	\$ 0.05	\$ -	\$ 1,000.00	n/a	\$ 1,000,000.00	\$ 0.02	\$ 20,000.00	\$ 0.10	\$ 2,000.00	\$ 0.50	\$ 0.25	\$ 500.00	n/a	\$ 2.00	\$ 25,000.00	\$ -
Total/Average	\$ 2,000.00	\$ 1.82	\$ 0.09	\$ -	\$ 2,000.00	n/a	\$ 1,100,000.00	\$ 0.02	\$ 23,000.00	\$ 0.71	\$ 2,450.00	\$ 0.82	\$ 0.16	\$ 635.00	n/a	\$ 3.15	\$ 31,750.00	\$ -

Overall total/Average	\$ 2,000.00	\$ 6.07	\$ 0.41	\$ 200,000.00	\$ 202,000.00	n/a	\$ 33,300,000.00	\$ 0.01	\$ 498,300.00	\$ 0.59	\$ 477,750.00	\$ 0.42	\$ 0.18	\$ 48,165.00	n/a	\$ 4.19	\$ 2,408,250.00	\$ 1,000,000.00
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Notes.

1. CPM and CPC calculated based on total cost for comparison
2. This is not a full ROI or lifetime value model since revenue/profitability/future value not included
3. For SEO, budget is automatically placed into setup/creative costs and you have to estimate the number of clicks this will deliver.
4. For affiliate marketing, work back from Cost per sale to calculate sales, opportunities and clicks, so changing clickthrough and conversion rates impacts cells to left rather than right.
5. The blue cells indicate the main control parameters for each media which are important to improving cost effectiveness

Blue cells = input variables - vary these for 'what-if' analysis

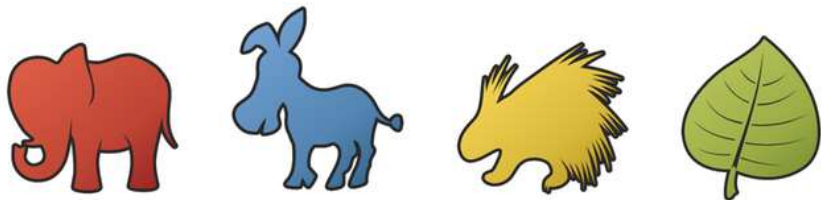
Orange cells = output variables (calculated - do not overtype)

Broker-Check (PopuTrust's #1 Competitor) doesn't usually make the mainstream news since people search usually refers to celebrity gossip...

Of interest in this article is that the United States CONGRESS is touted as the Answer to a **Global** problem....are they not in grid-lock right now?

...shall we give them more to do?

...worse yet, should financial regulatory powers be subject to political bias, election cycles and Washington DC power shifts?



Financial Crime Compliance
(65 Companies)

Network Security Compliance
(70 Companies)

Data and Privacy Compliance
(86 Companies)

Business Compliance
(23 Companies)

Financial Services Compliance
(65 Companies)

REGULATORY TECHNOLOGY



The [Venture Scanner](#) research platform currently tracks 451 regulatory technology startups with \$8B in funding

Governance, Risk, and Compliance
(62 Companies)

Health Services Compliance
(24 Companies)

Tax Compliance
(22 Companies)

Quality and Sustainability
(33 Companies)

Tracking and Reporting
(44 Companies)

The graphic above shows only a sampling of companies in each category. Data cumulative through October 2018

THE IDENTITY VERIFICATION IN FINANCIAL SERVICES LANDSCAPE

CONSORTIA & INDUSTRY GROUPS	STARTUPS
	
BANKS	REGULATORS & NONBANKS
	
<h2>BI INTELLIGENCE</h2>	

Advisory & Industry Orgs

Background Checks

Biometrics & Psychometrics

Blockchain & Distributed Ledger

Civil Identity & Public Security Applications

Consumer Applications

Customer Identity Management & Marketing

Financial Inclusion & Development Orgs

Fraud & Identity Protection

Health & Patient Identity

Identity & Access Management

Identity of Things

Know Your Customer & AML Compliance



Identity Industry Landscape

www.oneworldidentity.com

January 2017

REG TECH MARKET MAP

FINANCIAL SERVICES

ENTERPRISE RISK MANAGEMENT



TAX MANAGEMENT



REPORTING



PORTFOLIO RISK MANAGEMENT



AML/KYC



OPERATIONS RISK MANAGEMENT



TRADE MONITORING



BLOCKCHAIN/BITCOIN



GOVERNMENT / LEGISLATION



ENVIRONMENT, HEALTH, SAFETY, & QUALITY



INFORMATION SECURITY / CYBERSECURITY



GENERAL COMPLIANCE MANAGEMENT



HEALTHCARE



VENDOR RISK MANAGEMENT



IDENTIFICATION / BACKGROUND CHECK



CANNABIS



RegTech Companies in the US Driving Down Compliance Costs to Enable Innovation



AYASDI



Continuity



TransparINT



Tradle

QuaRULE





REGULATION TECHNOLOGY in FINANCIAL SERVICES

Regulation technology, while still immature, has the potential to drastically reduce compliance costs for financial services institutions. The application of artificial intelligence solutions to address these challenges can cut down on staffing needs, and with increased investment, will transform the regulatory landscape.

TREND ATTRIBUTE KEY:

Very Low Low Medium High Very High

MATURITY



AMPLITUDE



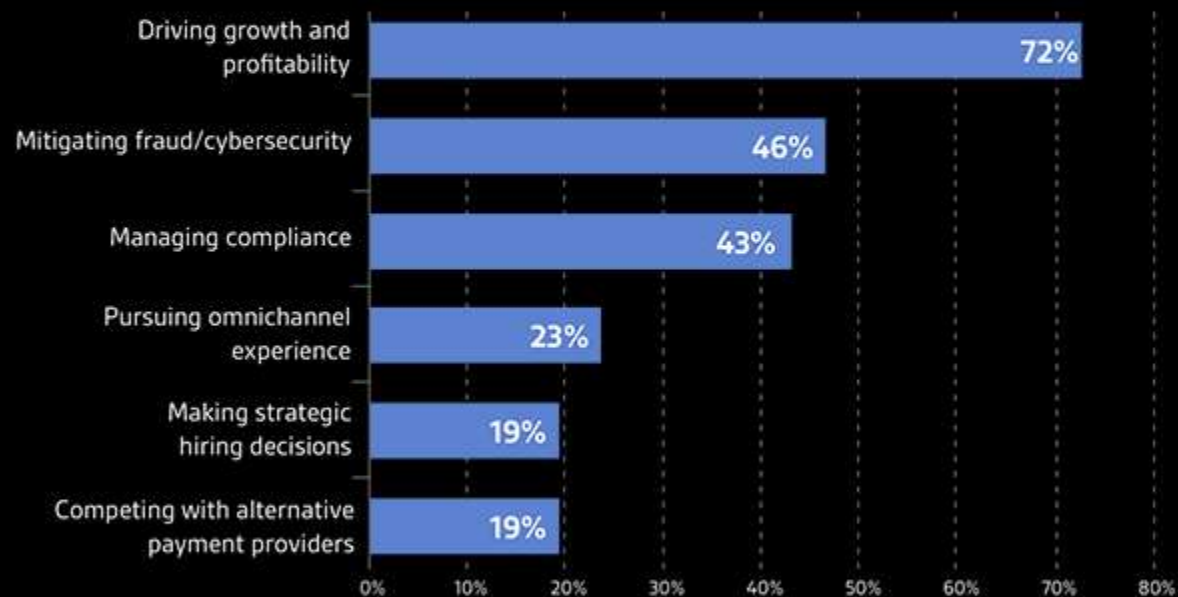
VELOCITY



IMPACT



CHALLENGES BANKING EXECUTIVES ARE EXPECTED TO FACE IN 2017



>USD 300 Billion

Post 2008 crisis regulatory fines

(source: FT research)

492%

Volume of regulatory change
between 2008 and 2015

(source: Thomson Reuters)

RegTech

x45

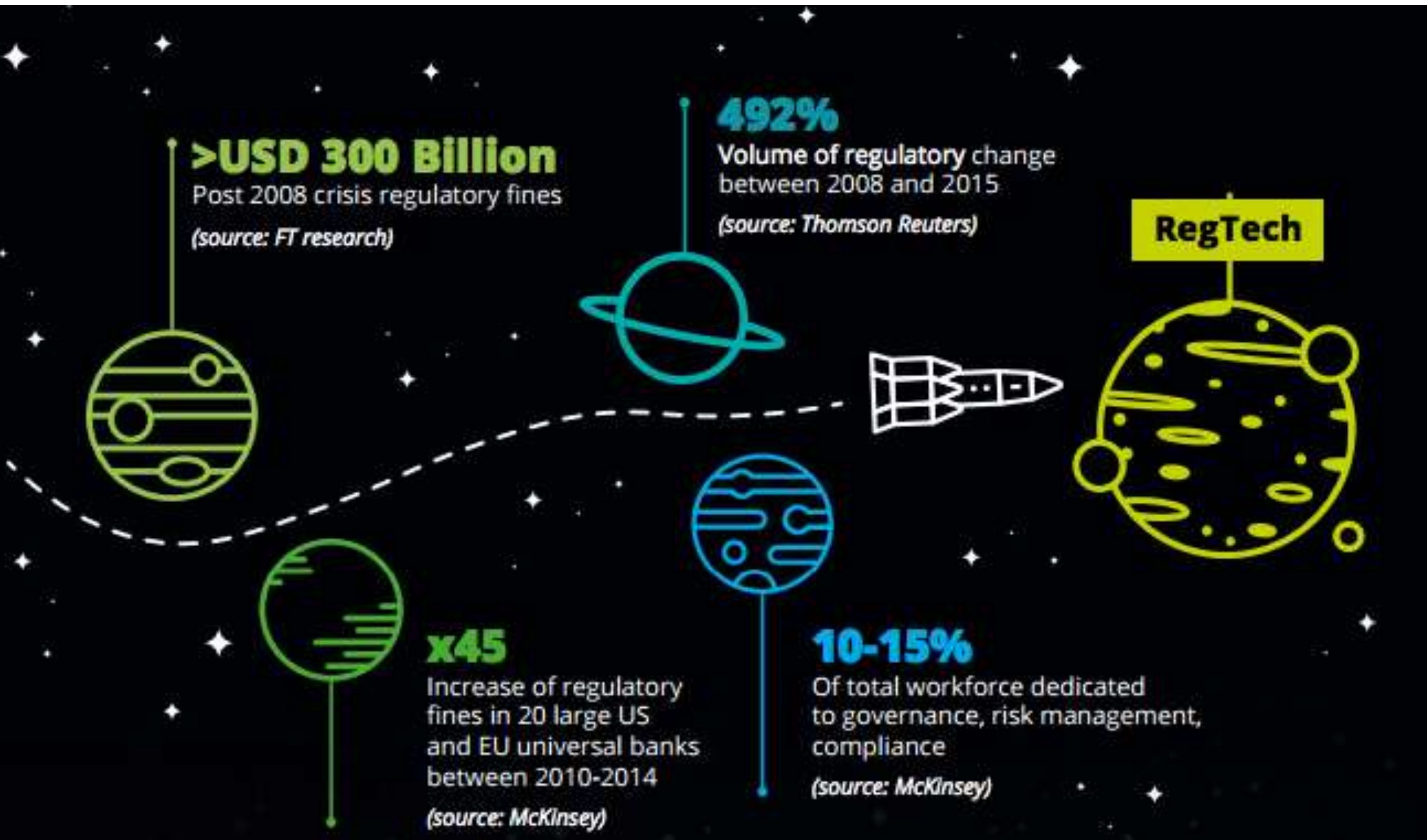
Increase of regulatory
fines in 20 large US
and EU universal banks
between 2010-2014

(source: McKinsey)

10-15%

Of total workforce dedicated
to governance, risk management,
compliance

(source: McKinsey)

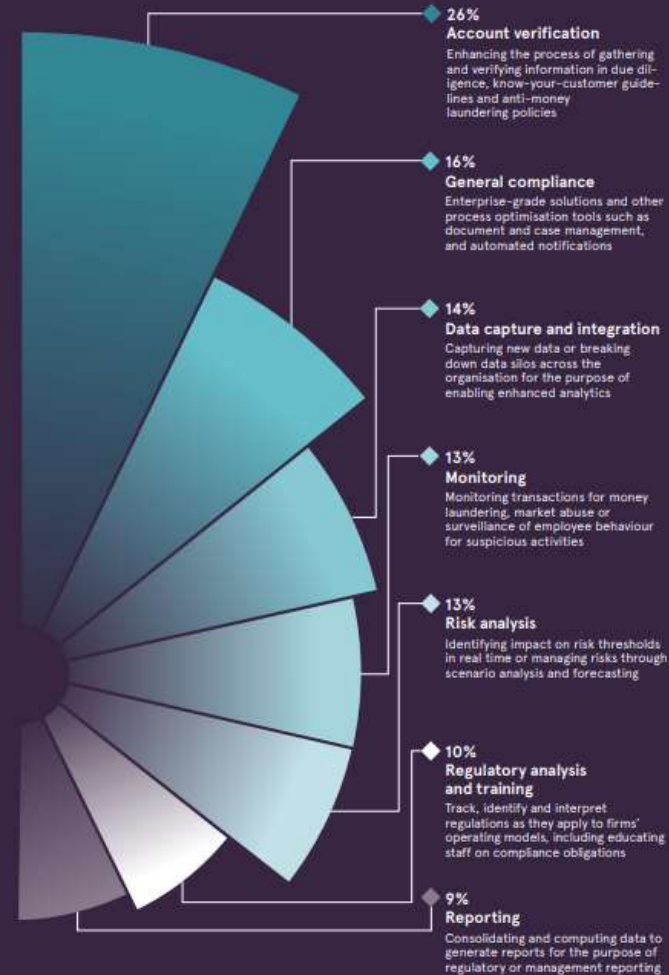


WORLD OF REGTECH

A steady stream of rules and regulations since the financial crisis means banks, insurers and investment institutions need to keep on top of compliance or risk heavy fines. Regtech providers have stepped in to offer support, helping financial services firms of all sizes meet growing regulatory risk with emerging technologies and automated supervision

Regtech firms by service

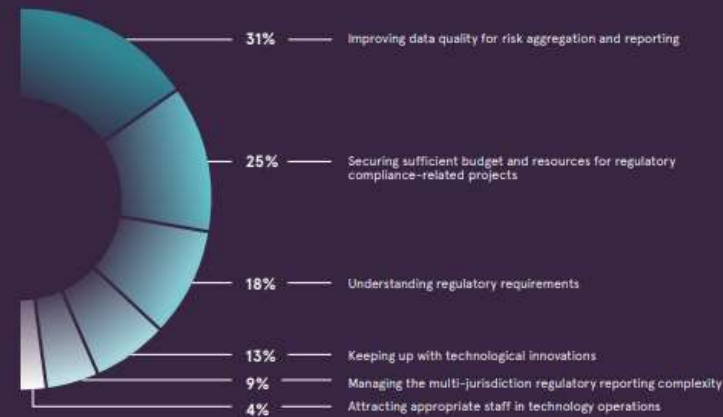
Sub-sectors of the 391 regtech firms worldwide



Boston Consulting Group 2018

Help needed in regulatory compliance

Percentage of compliance, technology and risk professionals in global banking who rated the following as the main challenge



Woodys Analytics 2018

In-house or external regtech?

How global financial services firms are deploying regtech solutions



Thomas Reuters 2017

Regtech budgets

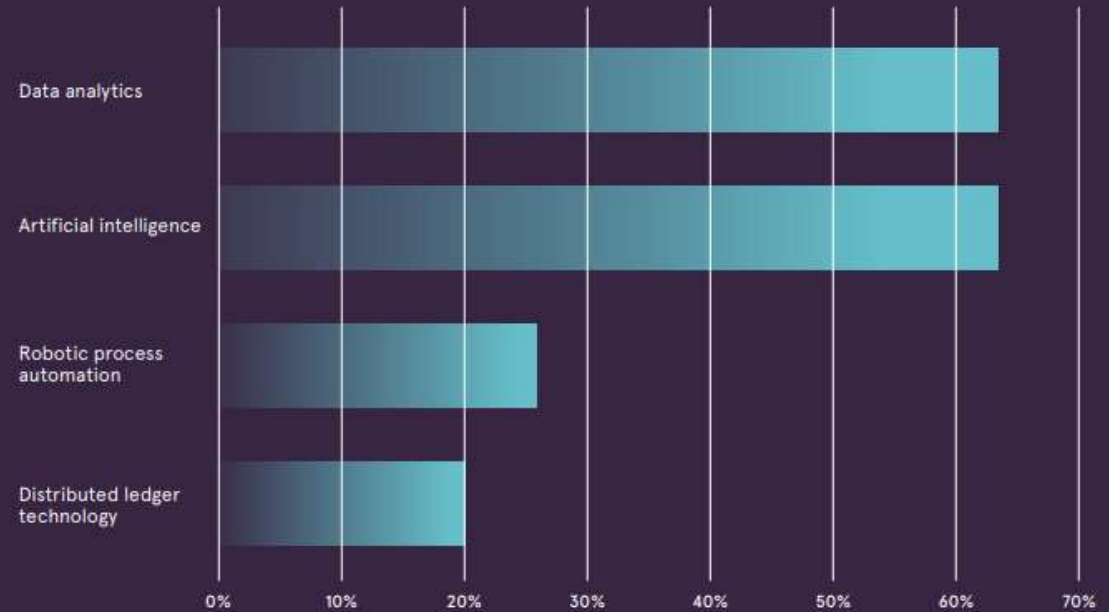
Likelihood of increase in regtech budgets; global survey of financial services risk executives



Dow Jones/SWIFT 2017

Underlying technology for regtech solutions

Survey of global regtech startups



Alvarez and Marsal/Burnmark 2018

Top benefits of regtech for financial services

Ranked by financial services firms, regulators and trade associations



BankingTech/BearingPoint 2017

Attractive Opportunities in the RegTech Market



Source: Secondary Research, Expert Interviews, and MarketsandMarkets Analysis

Increasing Regulatory Demands

KYC/AML

Costs continue to rise; complex processes are needed and 3rd party services are inflexible and expensive.

PSD 2

Banking services must be opened up to third parties, users must be able to consent to data sharing and strong authentication must be enforced.

Open Banking

Open Banking Working Group proposals to open up consent based access to third party services with open APIs and standards.

GDPR

New data protection law with massive penalties for non-compliance and challenging demands for compliance and security

MAS/MAHK

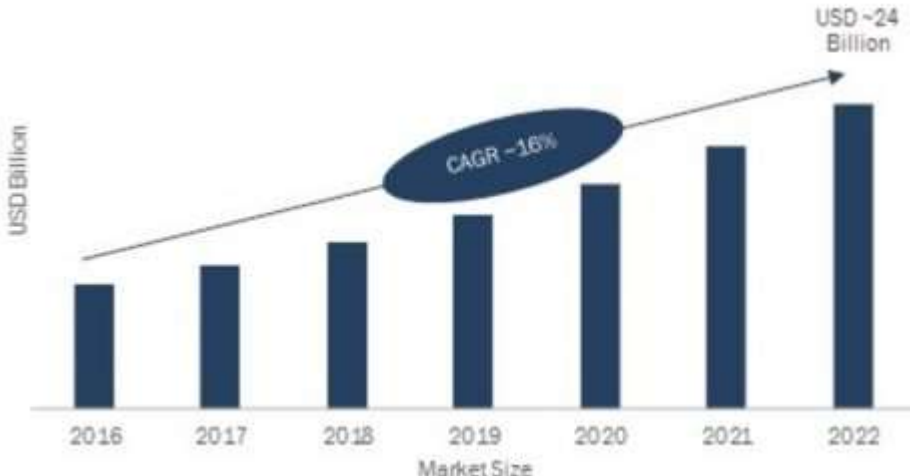
Challenging 2 factor security requirements mandated by the Monetary Authority Of Singapore & Hong Kong.

eIDAS

A joined up banking experience for customers across Europe enabling the use of regional ID's to open bank's accounts in new countries re-using existing KYC.



Identity Compliance Market Size: ~\$10B growing 16% CAGR to ~\$20 Billion by 2024



IDENTITY AND ACCESS MANAGEMENT (IAM) MARKET

Global Market Insights
Insights to innovation.

- Global industry size by 2024: **>\$18.9 BN**
- Public sector and utilities application share (2017): **23.8%**
- IT & Telecom application revenue (2017): **\$1,420 MN**
- BFSI application CAGR (2018-24): **13.1%**
- On-premise deployment model sector share (2017): **84%**
- Cloud-based IAM segment CAGR (2018-24): **16.8%**

GLOBAL STATISTICS

- 2017 Industry size: **>\$9.5 BN**
- CAGR (2018-24): **>10.4%**
- NA industry share (2017): **46%**
- APAC market CAGR (2018-24): **15.6%**
- LATAM industry CAGR (2018-24): **13.1%**

GLOBAL PRIVILEGED IDENTITY MANAGEMENT MARKET 2018-2022

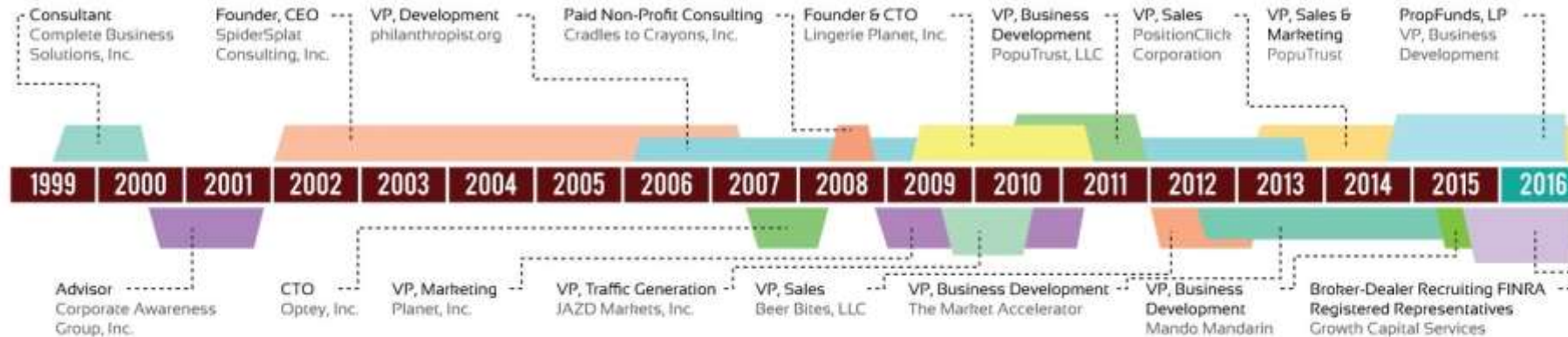
- GEOGRAPHY**
The Americas held the largest share of the global market in 2017, accounting for a share of approximately 44%.
- KEY TREND**
Incorporation of cloud in PIM solutions.
- MARKET DRIVER**
Increasing frequency of insider threats.
- FORECAST**
The market is expected to grow at a CAGR of around 23% during the forecast period.



Eric Melin speaking at Harvard Kennedy School, MIT, and FinTech Conferences:



EXPERIENCE



EDUCATION

BOSTON COLLEGE
Finance

BOSTON UNIVERSITY
School of Management

CATO UNIVERSITY
Bastiat Scholarship

HONORS/AWARDS/INTERESTS

Active with dozens of networking groups with numerous speaking and panel events. Quoted in the Wall Street Journal, WSJ Startup Journal, Boston Globe, Boston Business Journal, Mass High tech, and other print publications. MIT S100K, Finalist (Business Plan Competition). Interests include world travel, social enterprise, skiing, hockey, kitesurfing, outdoor sports, liberty, politics, philosophy, computers, and boating. Serve on numerous Boards – typically web ventures and non-profits. American Citizen / Valid Passport.

ERIC MELIN

🏠 Cambridge, MA
📞 617-504-6545
✉ ericmelin@gmail.com

🌐 www.linkedin.com/in/ericmelin
🌐 www.ericmelin.com



SEEKING A CHALLENGING FULL-TIME POSITION AS BD EXECUTIVE & SALES MANAGER. EXPECT TO WORK WITH AN EXISTING SALES TEAM AND/OR BUILD INTERNAL CAPACITY. CURRENTLY BASED IN CAMBRIDGE MASSACHUSETTS, WILLING TO RELOCATE AND/OR TRAVEL NATIONALLY OR INTERNATIONALLY UP TO 75%.

Seasoned Sales & Marketing Executive with over 15 years of organizational leadership, P&L Management, SEO/SEM expertise, online/ecommerce expertise across dozens of industry verticals. Internet Expert seeking fast-paced, challenging employment at an industry leading hyper-growth firm. Expect to combine finance & entrepreneurial skills with technical expertise, to enable continued success. Fully mobile and able to manage large distributed teams. Available immediately to travel up to 50% and/or relocate with preference for Boston, SF, NYC, and DC respectively. Base Salary history at \$150k-\$220k in full-time Software Sales & Business Development roles.

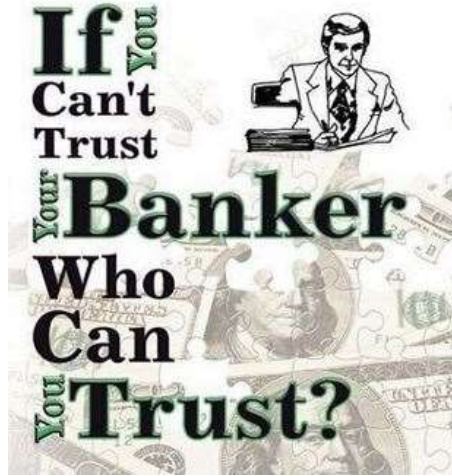
Eric Melin press clippings include front page Wall Street Journal.



Social Entrepreneur
 Workteer Technologist Search Marketer Author
 Speaker Sportsman Startup Guy
 SEO Guy Writer Thinker Webmaster

EricMelin

www.ericmelin.com
 ericmelin@gmail.com
 (617) 500-3458



Google

How to Get to the Top Of Search-Engine Results

WSJ.com Startup Journal

THE WALL STREET JOURNAL Center for Entrepreneurs

Making Big Promotions Available, Affordable

By Gwendolyn Bowers Staff Reporter of The Wall Street Journal

From The Wall Street Journal Online

This week, a new low-cost format service launches that lets small businesses run inexpensive ads on such as plasma TVs, trips and diamond rings on their Web sites as a way to attract visitors and cut valuable marketing expenses from their.

The service, nicknamed Caffees, helps users design and run these promotions without having to pay for the prizes or do the legal legwork needed to operate the contest.

Big companies often use sweepstakes and giveaways to woo customers, and research shows such programs make Web sites "stickier" so visitors are more likely to make repeat visits and spend more time looking around. They're also a good tool for enticing consumers to provide personal information such as age, income and gender. However, most small businesses don't have the finances or resources to offer such promotions.

Caffees was developed by a Devon-based company, ePines LLC, which runs interactive promotions for behemoths such as Disney, Coca-Cola and Procter & Gamble. With the launch of Caffees, ePines is seeking to capitalize on a growing online movement toward pay-per-action advertising.

Unlike the traditional pay-per-click model, small firms using Caffees don't pay a dime until a visitor clicks on the promotion and registers by providing identifying details, including an e-mail address. But the business can then use its marketing and research efforts.



Take care click fraud doesn't drain your ad budget

You wouldn't tolerate a customer walking out of your store with stolen merchandise. Then why would you tolerate someone who is stealing an estimated 20 percent of your online advertising dollars?

If you think all your "pay-per-click" online advertising dollars are well spent, think again. The \$5.4 billion pay-per-click industry estimates that between 5 percent and 20 percent — \$290 million to \$1.1 billion of that figure is spent on fraudulent clicks — money stolen right out of your pocket.

Industry is telling you to factor in a part of your return on investment (ROI) to wasted traffic. While Yahoo and Google have implemented anti-click fraud technology and are doing their best to assure you that the problem is under control, the thieves are getting through and stealing your advertising dollars.

You should have to factor in 20 percent of your ROI as wasted dollars.

Click fraud in clicks arising from reasons other than the good faith intention of an Internet user to visit a Web site to purchase goods or services or to obtain information. It also occurs when invalid clicks are used to artificially or maliciously generate clicks or page impressions that result in improper charges per click.

For the top advertising placement in sponsored search results in a designated category on Google and will pay only when people click on your ad. You ad is also distributed to the Web sites of Google's partners. You're also bidding on placement of paid links, which appear when certain keyword searches are initiated on the network's sites or those of third parties that partner with them.

Keyword ads can also be distributed according to the content of partners' sites and displayed on non-search pages.

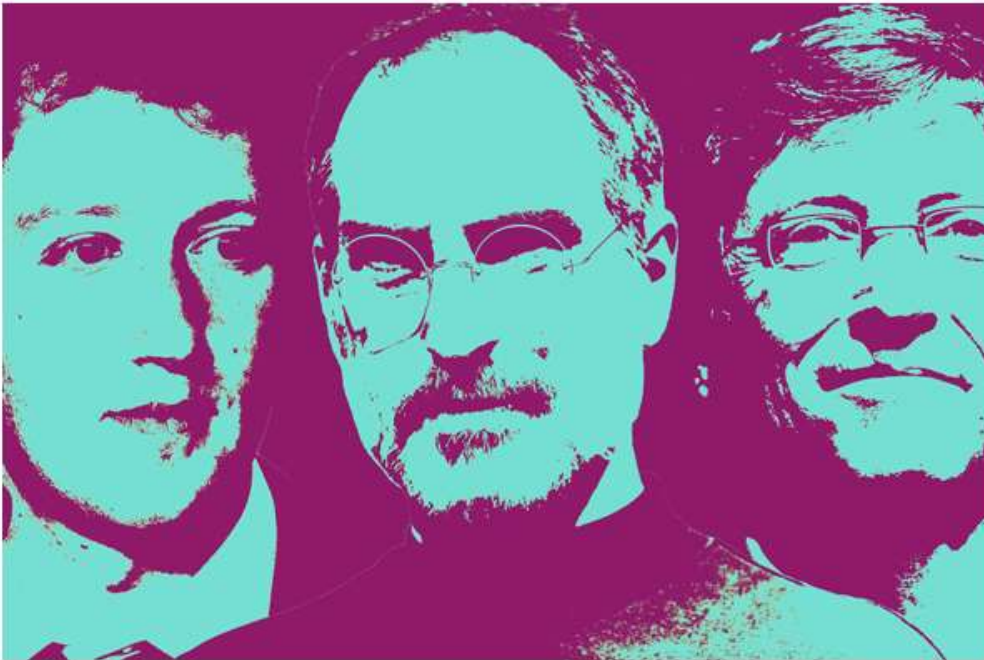
A rogue site in act up specifically displaying Google ads and people are lured to click on the ad links on the rogue site. Alternatively, the person who created the rogue site also creates a "bot" to deliver multiple clicks. You tracking and looking for trends in your big fish. It should be an important part of your overall search marketing strategy. Be click fraud and study your traffic trends (for example, whether a page is turned every 1.8 seconds, which would indicate click fraud) in order to boost your site's conversion rate of paying customers.

One option is to have a solid Web site analytics program in place. Besides identifying clients' top online referral sources, this program requires the visitor data from your server logs and interprets it so that you'll know your true traffic trends — such things as your total unique visitors, your Web site's "conversion funnel," which pages customers click on from pay-per-click

THE 20-YEAR-OLD ENTREPRENEUR IS A LIE

DATA FROM THE CENSUS BUREAU AND THE IRS SHOW THE AVERAGE AGE OF SUCCESSFUL BUSINESS FOUNDERS IS **42**.

By Meredith Somers | April 20, 2018



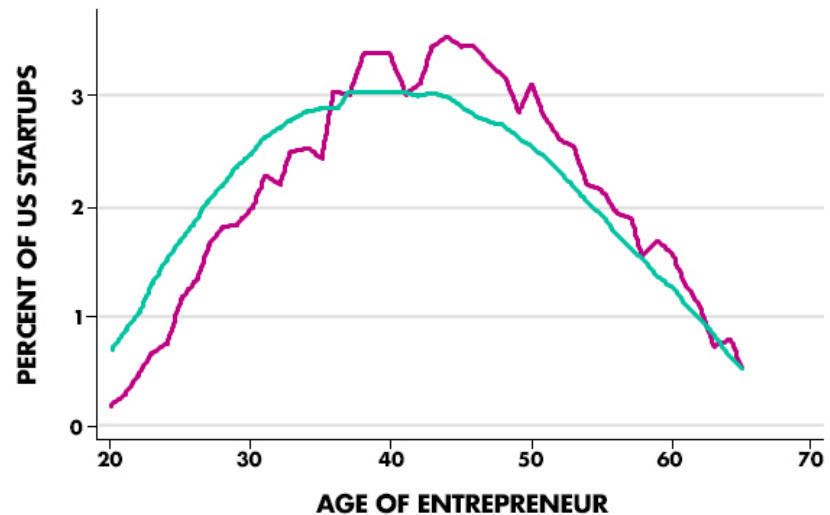
From left: Mark Zuckerberg, Steve Jobs, and Bill Gates started Facebook, Apple, and Microsoft in 20s, but new research suggests that founders in their 40s are more successful.

According to a [working paper](#) from MIT Sloan professor Pierre Azoulay and PhD student Daniel Kim, the average age of entrepreneurs who've started companies and gone on to hire at least one employee is **42** years old.

“If you knew nothing else, and you had two identical ideas, one proposed by a very young person, one proposed by a middle-aged person, and that’s the only thing you have to go on, you would be better off — if you wanted to predict success — betting on a middle-aged person,” Azoulay said.

To find out the correlation between age and entrepreneurship, Kim and Azoulay went to the government, specifically, administrative data from the Census Bureau’s Longitudinal Business Database, and Schedule K-1 business owners data from the Internal Revenue Service.

FOUNDER AGE DISTRIBUTION: ALL STARTUPS AND HIGH-PERFORMANCE STARTUPS



ID's for Eric Melin

DOB: 7/10/76



USA PASSPORT
 ERIC VINCENT
 UNITED STATES OF AMERICA
 10 JUL 1976
 MASSACHUSETTE USA
 06 JUL 2007
 SEE PAGE 27

SOCIAL SECURITY
 017-74-0713
 ERIC V. MELIN

State of New Hampshire
 Department of Health and Human Services
 ERIC MELIN
 41171428447

EDUCATION
 ERIC V. MELIN
 US99674030

NEW HAMPSHIRE OPR
 07MNE76101
 3.008 07/10/1976
 JUL 21 2016

ERIC MELIN
 Membership # 0000000000
 Questions about coverage or billing: Toll-free 1-800-868-7767
 Fax: 1-800-438-5280
 For more assistance call Customer Care Dept. IC
 Toll-free 1-800-326-7232
 Direct Sales: 1-800-233-0340

GROWTH CAPITAL SERVICES
 Eric Melin
 302 Market Street, Suite 300
 San Francisco, CA 94104
 (415) 486-0000
 Call: (415) 600-3456
 email: eric@growthcapital.com
 growthcapital.com

LegalShield
 The Best Legal Solution, Inc.

MSF
 ERIC MELIN
 8/5/2005
 #105250
 MA
 110735

Anthem BlueCross BlueShield
 ERIC MELIN
 Identification Number: Y9G12A78187

BlueCross (Net)	60/60/20/10	Prescription	\$1,000 / \$500
BlueCross (Net)	60/60/20/10	OPC	\$500 / \$250
BlueCross (Net)	60/60/20/10	Out-of-Pocket	10%
BlueCross (Net)	60/60/20/10	Out-of-Pocket Max	\$5,000 / \$2,500
BlueCross (Net)	60/60/20/10	Out-of-Pocket Max	\$5,000 / \$2,500

 ERIC MELIN
 Date and Class: Not Applicable

Commonwealth of Massachusetts
 STANDARD CERTIFICATE OF LIVE BIRTH
 211

MASSACHUSETTS
 BIRTH REGISTRY
 2016-07-01

Male
 Single
 White

10 JUL 1976

20

27

11 BULLOCK AV
 BOSTON, MA 02118

CERTIFICATIONS

Volena J. Melin
 JUL 12 1976

Thomas J. Whittell

August 13 1997
 CLAUDE TRUDEMI
 REGISTRAR

IT IS ILLEGAL TO ALTER OR REPRODUCE THIS DOCUMENT IN ANY MANNER

Building Trust on the Blockchain – using basic principles – similar to an eBay Feedback process – but with inputs from dozens of different data-sources.

The screenshot shows an eBay feedback profile for user 'ericmelin' (1206 stars). The profile includes a 'Recent Feedback ratings' table, 'Detailed seller ratings' (which are currently unavailable), and a list of feedback items. A blue arrow points from the 'View items for sale' link to the 'Member since' text.

Profile Summary:
 ericmelin (1206 ★)
 Positive Feedback (last 12 months): 100%
 Member since: Aug-19-98 in United States

Recent Feedback ratings (last 12 months)

	1 month	6 months	12 months
Positive	37	209	338
Neutral	0	0	0
Negative	0	0	0

Detailed seller ratings (last 12 months)
 This information will be available when this member receives at least 10 detailed seller ratings.

Feedback as a seller | **Search seller feedback** | **Feedback as a buyer** | **All Feedback** | **Feedback left for others**

1,268 Feedback received (viewing 1-25) | Revised Feedback: 0

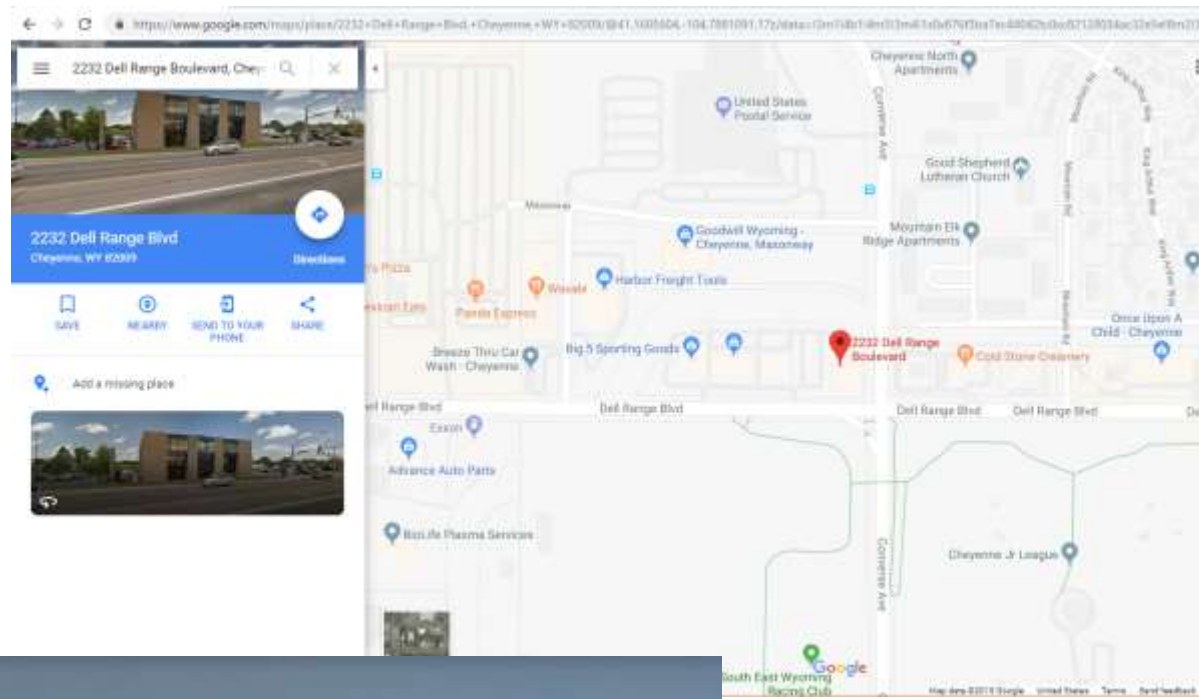
Period: All

Feedback	From	When
Smooth transaction thank you	Seller: btsd01 (666 ★)	During past month

Cookies & Hot Chocolate – sold for FREE by Children...backed by Christmas Carol's...in front of a Church...yields < 30% customer conversion...

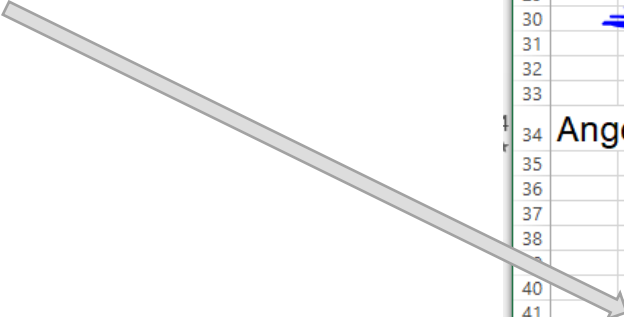


PopuTrust HQ has a 5-year lease in physical office building in Downtown Cheyenne, WY; Team is distributed.

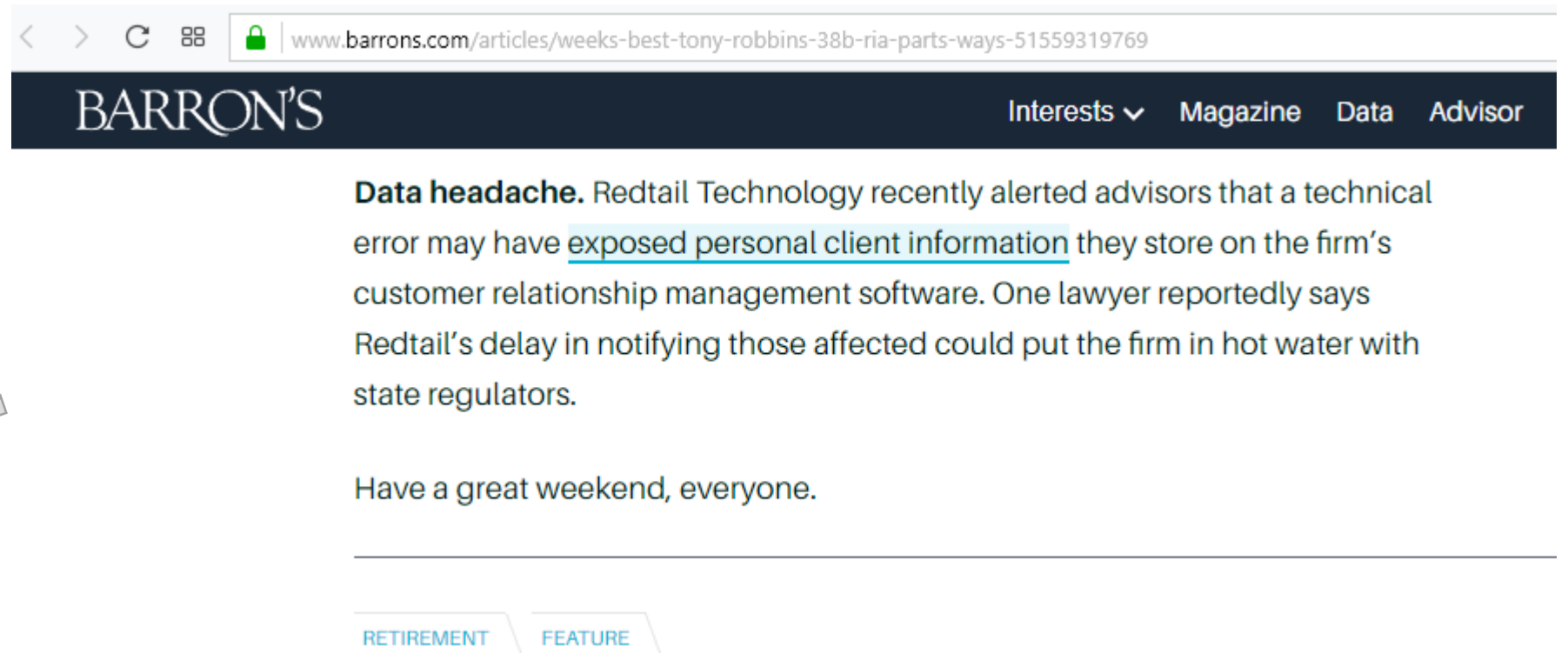


Clean Cap table,
Founder owns 75%

7 Founding			
8	Holder	Shares	%
9	Eric Melin	4900000	98.00%
10	13 BOA Advisors	100000	2.00%
11	Total Shares	5,000,000	100.0%
13 Interim Expansion (if any)			
14	Holder	Shares	%
15	Eric Melin	4900000	86.91%
16	13 BOA Advisors	100000	1.77%
17	[Redacted]	532000	9.44%
18	[Redacted]	106000	1.88%
19	Total Shares	5,638,000	100.0%
21 Seed Round			
		\$25,000	5.0%
22	PreMoney Valuation	\$475,000	
23	Post	\$500,000	
25	Holder	Shares	%
26	Seed Investor [Redacted]	299,368	5.0%
27	Eric Melin	4,900,000	81.8%
28	13 BOA Advisors	100,000	1.7%
29	[Redacted]	532,000	8.9%
30	[Redacted]	106,000	1.8%
31	Employee Options Pool Starter	50,000	0.8%
32	Total Shares	5,987,368	100.0%
34 Angel Round			
		\$50,000	5.0%
35	PreMoney Valuation	\$950,000	
36	Post	\$1,000,000	
38	Holder	Shares	%
39	Angel Investor(e) [Redacted]	325,651	5.0%
40	Seed Investor [Redacted]	299,368	4.6%
41	Eric Melin	4,900,000	75.2%
42	13 BOA Advisors	100,000	1.5%
43	[Redacted]	532,000	8.2%
44	[Redacted]	106,000	1.6%
45	Employee Options Pool Starter	50,000	0.8%
46	Employee Option Pool 1	200,000	3.1%
47	Total Shares	6,513,019	100.0%
49 A Round			
		\$3,000,000	25.0%
50	PreMoney Valuation	\$9,000,000	
51	Post	\$12,000,000	
53	Holder	Shares	%



Data Privacy within Wealth Management Industry Software



Data headache. Redtail Technology recently alerted advisors that a technical error may have exposed personal client information they store on the firm's customer relationship management software. One lawyer reportedly says Redtail's delay in notifying those affected could put the firm in hot water with state regulators.

Have a great weekend, everyone.

RETIREMENT FEATURE

Example of an Employer using a ATS (Application Tracking Software) for Job Apps using E-Verify

Apply/89197

Zip Code
82009

End Date
MM/YYYY

Reason for Leaving

king Here

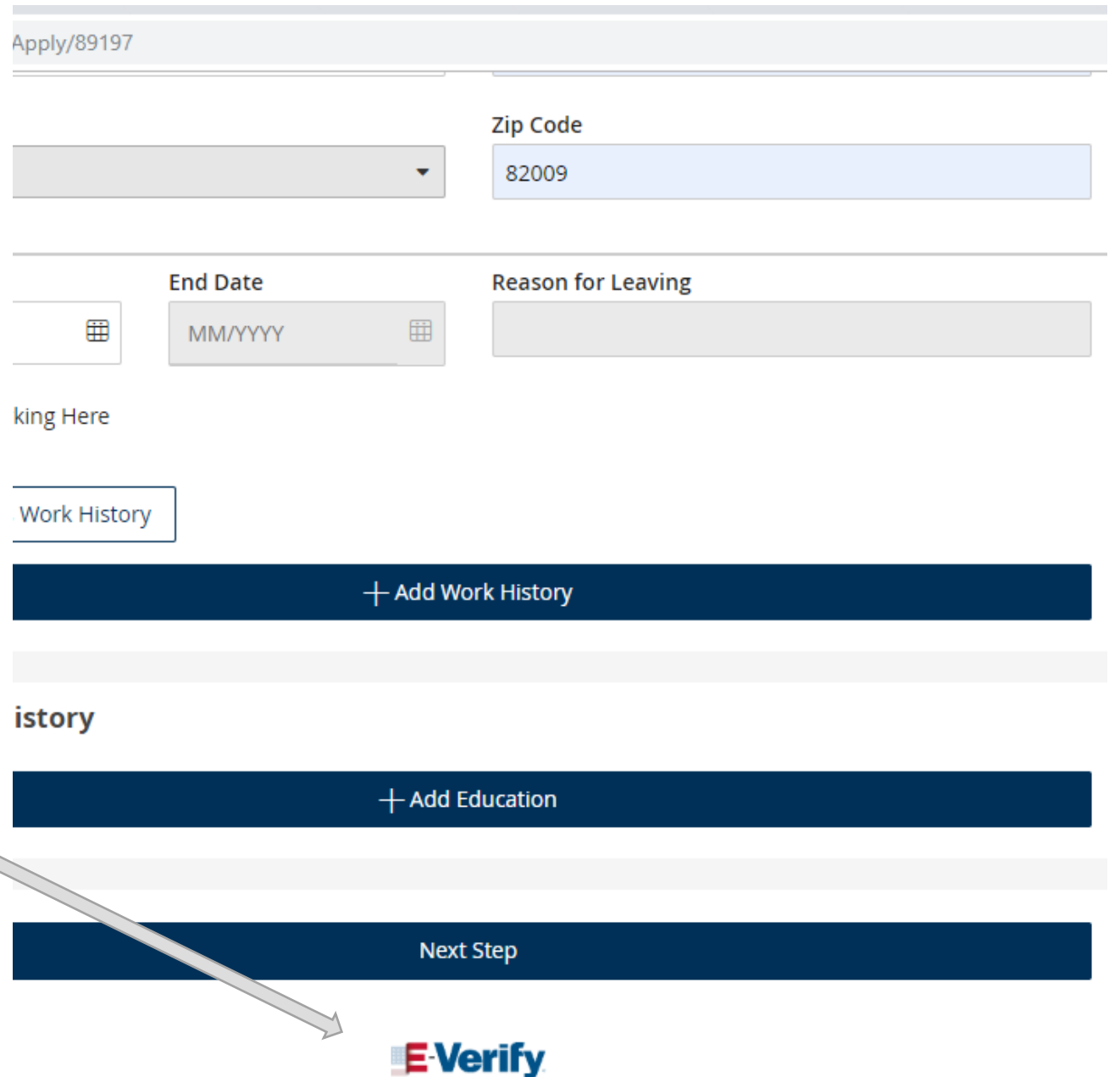
Work History

+ Add Work History

istory

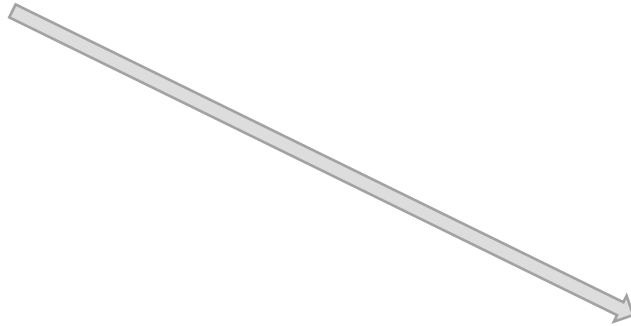
+ Add Education

Next Step



son Miller Inc participates in E-Verify, the federal program for electronic verification of employment eligibility. Learn More

Example of a Small Town Operating Budget, one of largest Vendor Expenses (\$211,000) paid to a direct competitor:



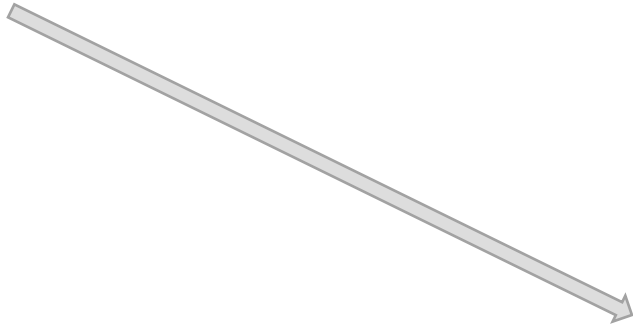
PINE STATE ELEVATOR CO	4,815.98	SEACOAST MOTORCYCLES, INC	54.95
PIONEER MANUFACTURING COMPANY	444.00	SENSUS USA	3,049.20
PLYMOUTH ELEMENTARY SCHOOL	200.00	SHARE CORPORATION	2,390.13
PONTEM SOFTWARE	391.00	Shea, James R	15.50
PRB CONSTRUCTION	112,406.00	SHERWIN-WILLIAMS CO, THE	145.71
PRESBY STEEL, LLC	867.25	Shute, Lura M	100.17
PRESCOTT'S FLORIST	108.00	Silva, John T	85.50
PRICE DIGESTS	115.95	Skinner, Ronald B	115.18
PRIMEX	211,375.00	SMITH, RUTH	500.00
PRO CONTROLS INC	7,266.70	SORENSEN, DONALD	500.00
PROVINCE KILN DRIED FIREWOOD, LLC	65.00	SOURCE4	101.73

178

**Town of Gilford
2014 Vendor Payments**

<u>Vendor Name</u>	<u>Amount</u>	<u>Vendor Name</u>	<u>Amount</u>
SOUTHEASTERN SECURITY CONSULTANTS INC	1,975.00	VANGUARD ID SYSTEMS	568.18
SOUTHWEST SOLUTIONS GROUP INC.	2,013.44	VanSteenburg, Adam P	285.20
SOUTHWORTH-MILTON INC	4,725.21	VERIZON WIRELESS	2,048.20
SPAULDING HILL NETWORKS, LLC	6,063.53	VIDACARE	276.95
SPEEDY PRINTING & COPYING	70.00	VOSS SIGNS, LLC	255.00
STAFFORD OIL CO INC	3,168.16	W B MASON CO INC	520.08
STAPLES CREDIT PLAN	3,662.45	WALMART COMMUNITY/GEMB	3,920.56
Stevens, Tessa L	200.11	WARNICK, PAUL	300.00
STEWART PROPERTY MGMT INC	590.00	WASTE MGMT OF NEW HAMPTON NH	74,870.21
Stewart, Noreen F	67.20	Weeks Jr, Roger M	290.00
STOCKWELL, WALT	724.70	WEEKS, STUART	2,100.00
STRAND BOOK STORE	1,724.84	WESTON WOODS STUDIOS	104.80
STRYKER EMS	15,236.49	WHARF INDUSTRIES PRINTING INC	2,465.00

Funny Promo Item –
Give-a-Way at
events/trade-shows.



\$499  **2**
Pack

POPUPTRUST
TRUSTED PEOPLE SEARCH
Don't get your Turkey Cooked!

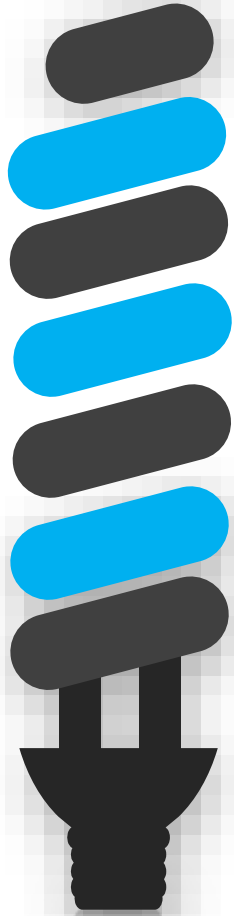
Making that one bad hiring decision makes you the Turkey - be in the know with PopuTrust!
A 40+ Page Comprehensive Background Check is only \$499.

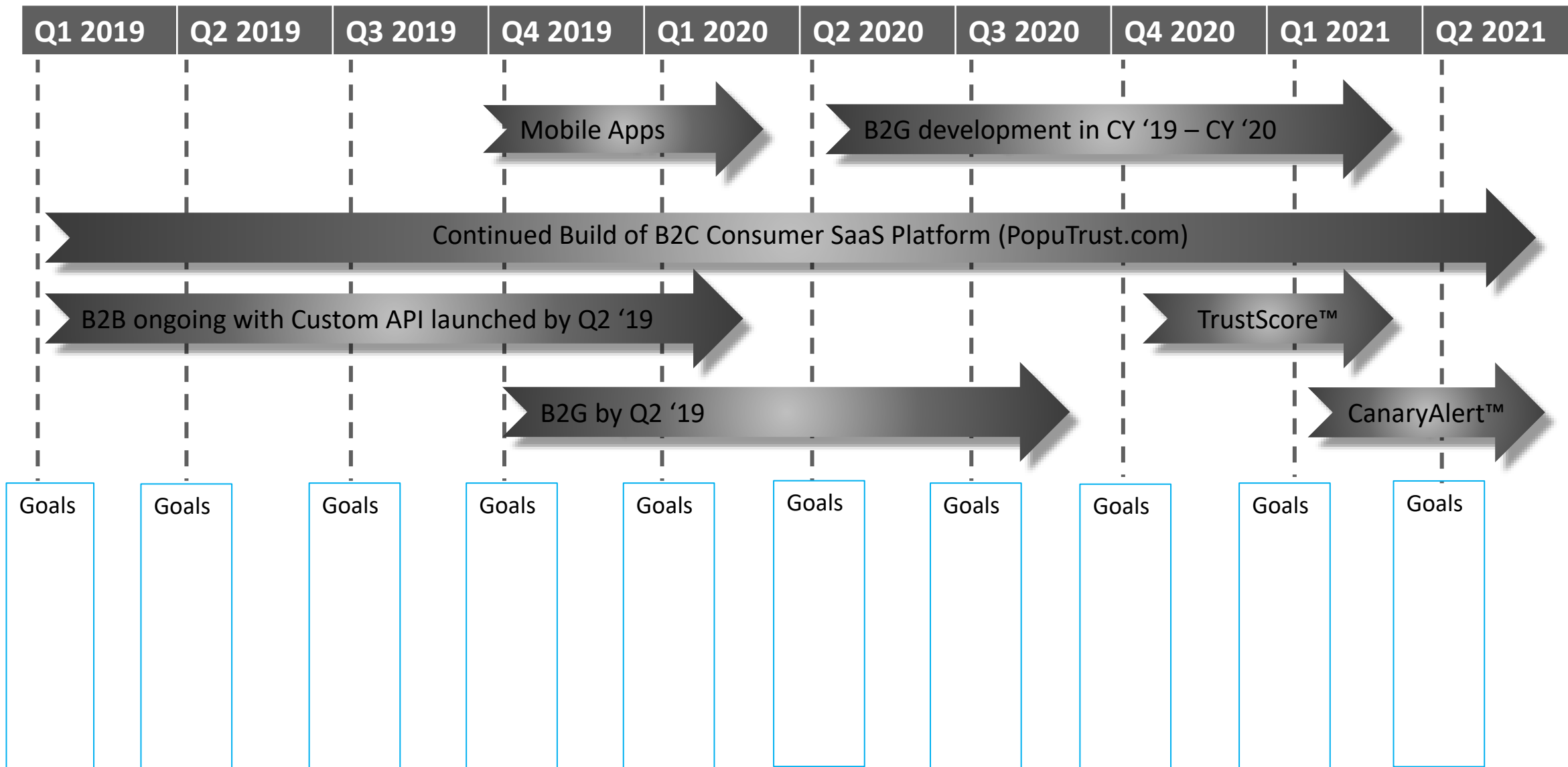


Red Pop-Up Timer is Set to 160 degrees farenheit, 71.1 celsius
(Turkey)
Blue Pop-Up Timer is Set to 150 degrees farenheit, 65.5 celsius
(Beef)
PopuTrust is Set to 72 degrees & sunny for Donkeys AND
Elephants!

www.popustrust.com info@popustrust.com (832) 736-7535

Key Assumptions





POPUP TRUST

TRUSTED PEOPLE SEARCH

CONFIDENTIAL

Questions?

Eric Melin, Founder
eric@popustrust.com
(617) 500-3458 mobile
Cambridge, Mass.



Industry: FinTech (Financial Technology)
Market: \$1 Billion+
Stage: Prototype/MVP

Ask : 300K @ \$3M FMV
Contact : info@popustrust.com
Invest : angel.co/popustrust
Careers : popustrust.com/jobs