# cybertonica

### JOSHUA BOWER-SAUL, CEO AND CO-FOUNDER

Joshua leads Cybertonica and with Sergey Velts built the team's revolutionary Transaction Risk and Authentication business since 2016. A graduate of Harvard (MA) and INSEAD (MBA), he has led 9 start-up teams and raised funding for a dozen others as well as advised on tech investment for funds and private investors. Joshua has worked in innovation and with start-ups through 20 years' experience in new tech and digital. He co-launched Europe's first corporate streaming service and first crowd-funded music production business. Joshua has mentored and advised Europe's leading accelerators as well as at Berkeley's Skydeck and is a sought-after speaker and moderator in FinTech, AI and entrepreneurship. A keen cyclist, Joshua completed a 1200km cycle rally in 6 days over the Alps from London to Monaco in 2018.

### SERGEY VELTS, CTO AND CO-FOUNDER

Sergey is data science, transaction analysis, artificial intelligence and machine learning expert with more than 10 years' experience. Sergey was previously Head of Data Science at Sberbank Digital Ventures and team lead at Yandex. He is the Founder of mobile health startup, DiaHelp. Sergey is a graduate of the prestigious Bauman Moscow State Technical University. He loves drawing and is a licensed skipper, sailing throughout the Black Sea and the Mediterranean.

### ABOUT CYBERTONICA

Cybertonica uses Machine Learning and Artificial Intelligence to manage risk and fraud, increasing trust and growing frictionless banking and m/e-payments globally. Cybertonica's service increases conversion and sales by up to 25% while managing card-not-present and other categories of fraud at world-class compliant standards.

Cybertonica has won numerous distinctions and awards since its product came to market, including the "Best Use of Payments Data Award" at Emerging Payments Awards 2018 and the "Best Data Analytics and Science Award" at Merchant Payments Ecosystem Awards 2018. Visit cybertonica.com to join us and build the future of Trust in Transaction™.