



Matter-ID

Military-Grade Identity Protection

for the Quantum era



A true digital identity: The key to interact securely in the digital world


Digital Identity must contain following attributes:

- **Securely Issued:** Generated by governments or by linking a legal identity document (e.g., biometric passport) to the individual using advanced digital verification tools.
- **Proof-Based Access:** Enables verifiable remote access to digital services.
- **Immutable Audit Trail:** Maintains an unalterable, time-stamped log of all transactions, ensuring traceability and accountability.
- **Legally Binding Signatures:** Empowers users to sign digital documents with high-assurance.
- **Exclusive to the Identity Owner:** Technology must prevent unauthorized identity use, moving beyond reliance on passwords or PINs.

Even the most advanced solution—such as Estonia’s Digital Identity—falls short of delivering this final and critical feature.

That is why Matter-ID matters!

Identity Protection: The Core of Cybersecurity

-  Identity - The Most Valuable & Vulnerable Digital Asset
-  Cyber-attackers target login credentials
-  No digital Identity Security - No Cybersecurity
-  Identity Protection is the First Line of Defence



Matter-ID

Military Grade Protection for all your
digital transactions



Highly exposed industries

I Online Banking
Crypto Exchanges
Stock Exchanges
Retail- and Investment Banking

II Insurance
Healthcare
Retail
Life Science

III Social media & Telco
Blockchain & Metaverse
Online Dating

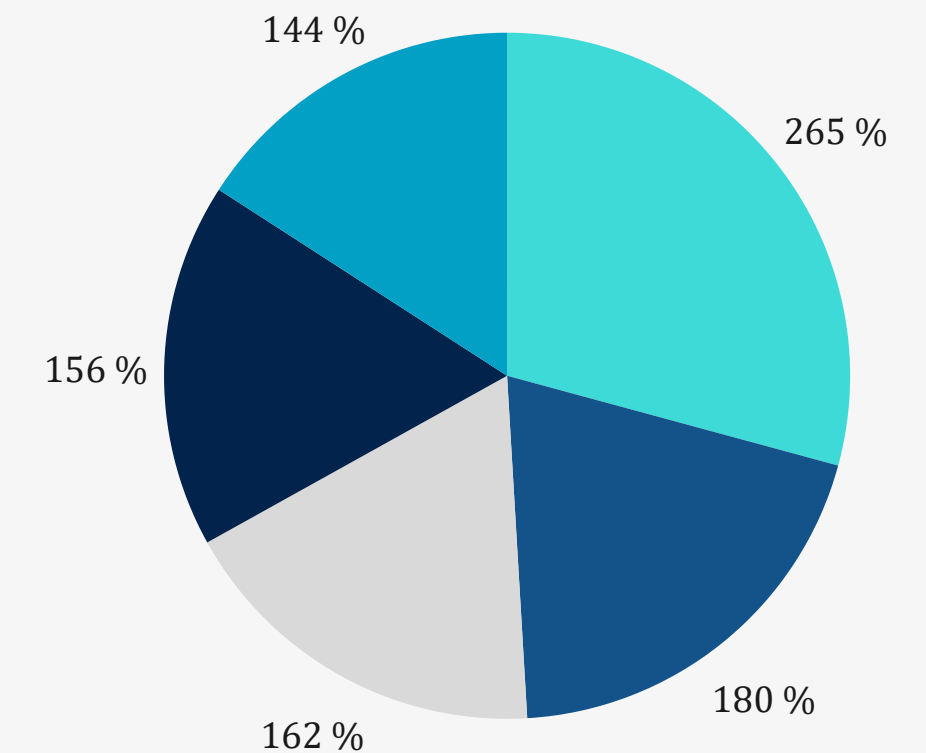
Notable cases in Digital ID Crime



Growth Rates in Identity Fraud by Industry (2023-2024)

- Newly released Federal Trade Commission data show that **consumers reported losing more than \$12.5 billion to fraud in 2024**, and increase with 25% from previous year, 2024
- 31 online threat actor groups were identified in 2024, the largest of which has 6,400 users. The online **crime-as-a-service ecosystem grew, with nearly 24,000 users** now selling attack technologies, 2024.
- Record-Breaking Data Theft: **3.9 Billion passwords compromised** by Infostealer Malware, 2025.

- Dating Apps
- Online Media
- Banking & Insurance
- Fintech
- Edtech



Problem:

Digital Identity Fraud



1. Financial Industry

On-line banking, crypto exchanges, stock markets, and banking, is a prime target for cybercriminals. Fraudsters exploit identity vulnerabilities to commit financial fraud, such as asset theft, account takeovers, and large-scale personal data breaches affecting billions of customers.



3. Social Media Industry

With a 265% rise in fraud, dating apps and social platforms are hotbeds for identity theft, social engineering and romance scams.



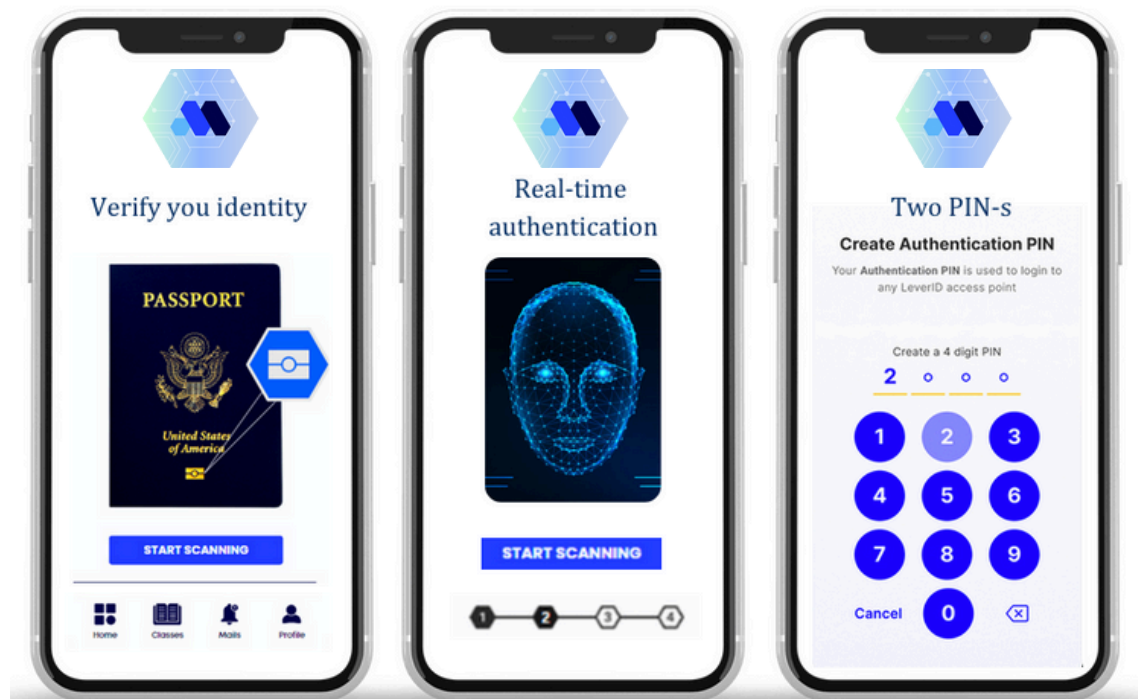
2. Healthcare Industries

Delicate Medical and insurance records are prime targets for identity fraud, fueling fraudulent claims and blackmail.

Weak patient verification exposes sensitive patient data, making the sector a growing risk.

Solution: Matter-ID

Built on technology resistant to deep-fake attacks



Creating a matter ID: steps 1 - 2 - 3

Step 1 - Reading document data and picture from passport chip

Step 2 - Matching person with document

Step 3 - Two PIN codes for higher security

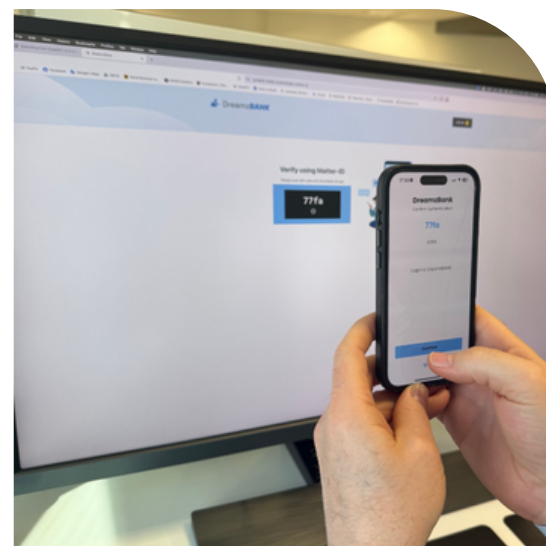
Logging in with Matter-ID under 10 seconds

Step One



Scan QR

Step Two



Verify

Step Three



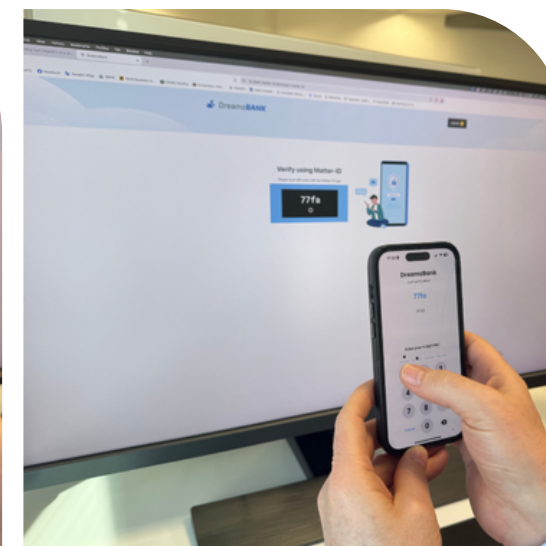
Face recognition

Step Four



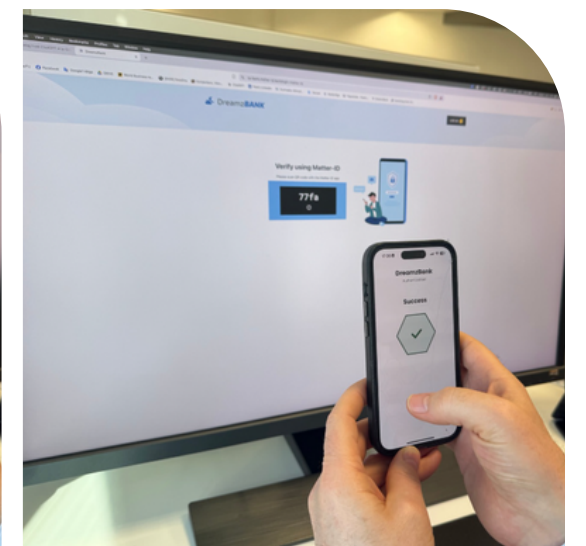
Identify

Step Five



Enter PIN

Step Six



You are logged in

Competitors & Available Solutions

Trust is based on service providers reputation and certifications not proof.

Service centric digital identities - Personal data is stored by service provider

Verifying during onboarding does not eliminate identity theft

2FA is not enough to avoid identity theft

Lack of data privacy GDPR was not designed for todays threats leaving data unprotected

Reusable Verifiable Credentials utilise 2FA protected SSO creating single point of failure

No authentic digital signature

Matter-ID's Competitive Advantages

Proof based trust - Every transaction is authentic and recorded in distributed digital provenance tree

User centric digital identity Master fragment of digital identity certificate is stored in users smartphone

Fast facial verification on every use of Matter-ID is protecting user from identity theft

Hacker-Resistant distributed PKI which is activated with in-app facial verification and PIN

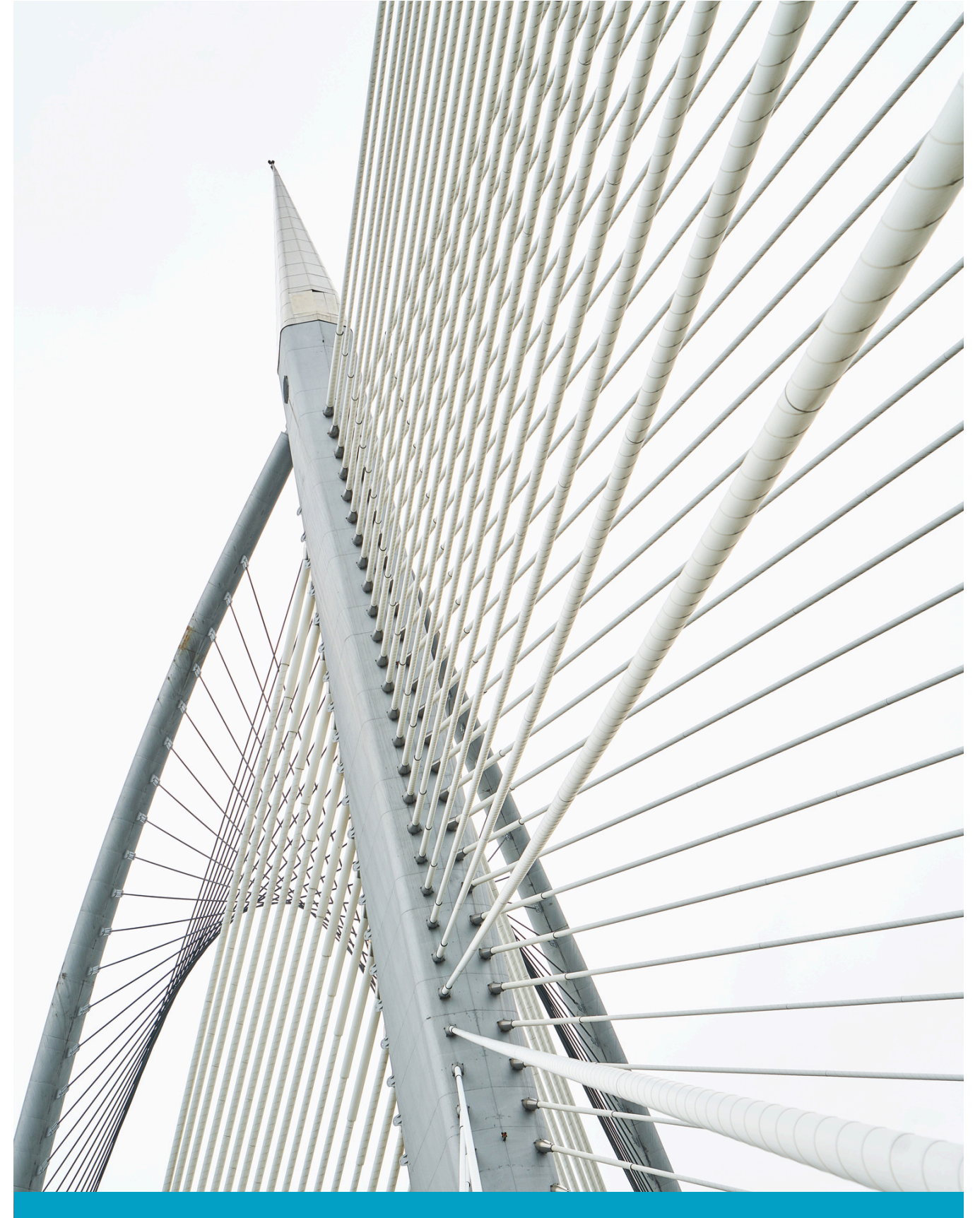
All data is distributed among multiple hardware security modules.

Reusable Verifiable Credentials is just one utility of Matter-ID digital identity

Proof based Digital Signatures stored in digital provenance tree

Market Positioning & Growth Journey

- Go-to-Market Strategy
- Competitive Landscape by Revenue
- Growth Roadmap
- Use of Proceeds
- Key Takeaway





Go-to-Market Strategy

Introducing first authentic digital signature platform
under well established brand.

Targeted Launch Offer: Provide 100 medium to large enterprises with a free first year to drive adoption.

Comprehensive Solution: Deliver an all-in-one solution for KYC, remote onboarding, login, and transaction confirmation in financial and crypto sectors.

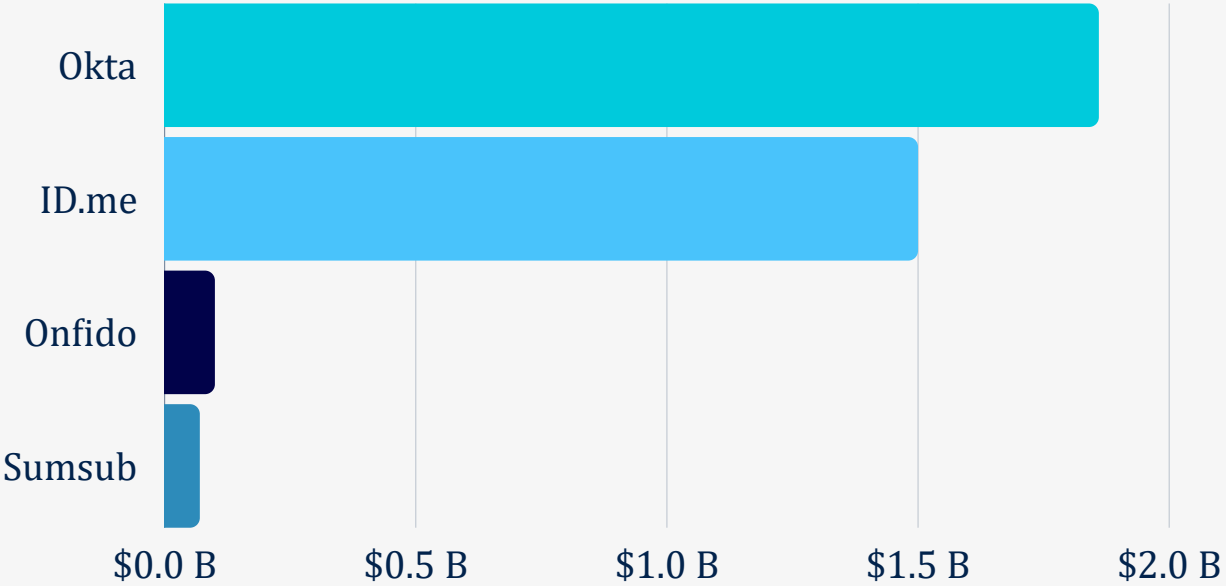
White-Label Partnerships: Enable established firms to become full-range DID providers under their own branding.

Crypto Market Penetration: Offer an easy-to-use web widget for crypto platforms to verify wallet ownership, ensuring compliance with MiCA and Travel Rule.

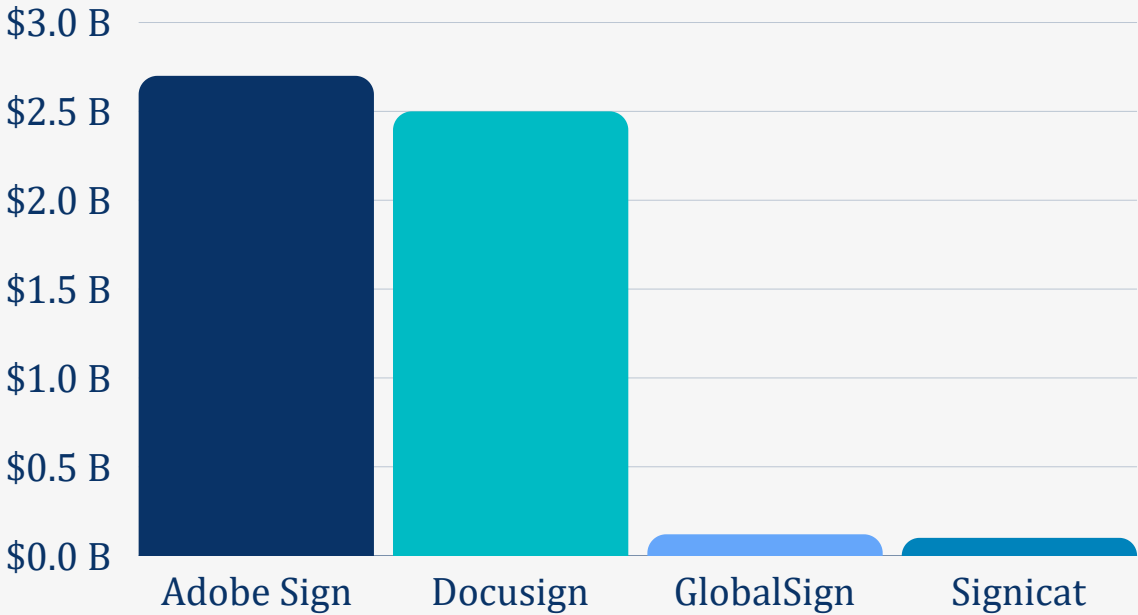
Scalability Focus: Build a frictionless user experience to attract and retain clients while scaling operations.

Competitive Landscape by Revenue

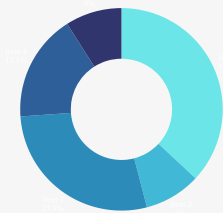
ID Verification Market



Digital Signature Market:

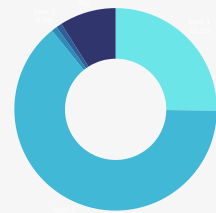


Market Overview, Opportunity & Matter-ID's Positioning



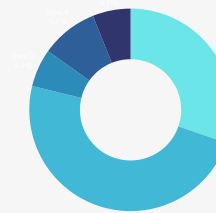
DIGITAL SIGNING

The digital signature market is growing at a **41% CAGR**, reaching \$190B by 2030



E-IDENTITY

The digital identity market is projected to grow from \$28B (2023) to **\$71B (2030)**.



RISK MANAGEMENT

Matter-ID tackles today's aggressive risk landscape with robust solutions.

Market Entry and Matter-ID's Competitive Advantage

- **Targeted Sectors:** Highly vulnerable industries: financial/digital asset services, digital document signing, personal data protection.
- **White label Partnerships:** iProov and Regula (both components in Matter-ID), will deliver full fledge digital identity to their customers.
- **Digital document signing platform** under well established brand.
- **Crypto Wallet ownership proof widget** to comply with Travel Rule, MiCA (B2B2C) Only real solution, mandatory in all EU.



- **Unmatched Security:** Biometrically verified user authenticity minimizes identity theft risks.
- **Cost & Complexity Savings:** All-in-one onboarding with digital identity, AML checks, and secure login/transaction confirmation.
- **Global Scalability:** Built from NFC-chipped documents issued across 172 countries.
- **Seamless User Experience:** No usernames or passwords—just one identity for all services.
- **Frictionless Integration:** Streamlined processes eliminate user hassle and enhance efficiency.



Core team



RAIDO SAAR

Co-founder/CEO

*Compliance and AML Expert,
President of the Web3 Chamber*

Raido Saar has a military intelligence background as Chief of the Estonian Border Guard intelligence unit. He completed a series of FBI trainings on criminal profiling and document infringement.

As President of the Estonian WEB3 Chamber and member of the Anti-Money Laundering Council at the Ministry of Finance of Estonia.



GUSTAV POOLA

Co-founder/CTO

Cryptography implementations, e-identity, and Digital Signature

Gustav Poola has 30+ years in IT, e-platforms, and infrastructure, with expertise in data risk management and proof based technologies.

He holds a Master degree in Electrical Engineering, and is certified in Money Laundering Risk assessment, SCRUM Master and DPO from Maastricht University.



RAUL VAHISALU

Co-founder/CISO

Certified Cyber Risk Officer

Raul Vahisalu, with 25+ years in telecom and IT, has led high-tech projects in Telecom, Fintech, and eID across Africa.

He holds a patent for mobile-based parking fee collection and has earned an MBA (Tartu University) and an MSc (Tallinn University), with further studies in Blockchain and Machine Learning at



PRIIT RASPEL

Co-founder/Chief Data Architect

Former Head Architect of Estonian Information System Authority

Priit Raspel, a 30-year IT veteran, specializes in data and system architecture across banking, insurance, and healthcare. As Chief Architect at Estonia's Information Systems Authority, he spearheaded the nation's eID framework. Later, at the Ministry of Social Affairs, he led the design of Estonia's digital health system.

Core team



TARMO KÕUHKNA

Co-founder/CPO

Expert in e-governance, digital identity, and quantum tech

Tarmo Kõuhkna built his professional career in the Renewable Energy and Medical Device industry with a focus on medical devices, mobile communication, IoT, and environmental technologies.

His focus is e-governance, digital identity, and healthcare data systems.

He holds an eMBA in International Business from Helsinki School of Economics.



MAIRI KUTBERG

Co-founder/CFO

Expert in Finance and Grant Management

Mairi Kutberg is an expert in finance, grant management, investments, and financial training for start-ups. She has managed several companies and serves as board member on a number of companies and organizations. She earned her MBA at the renowned Estonian Business School.



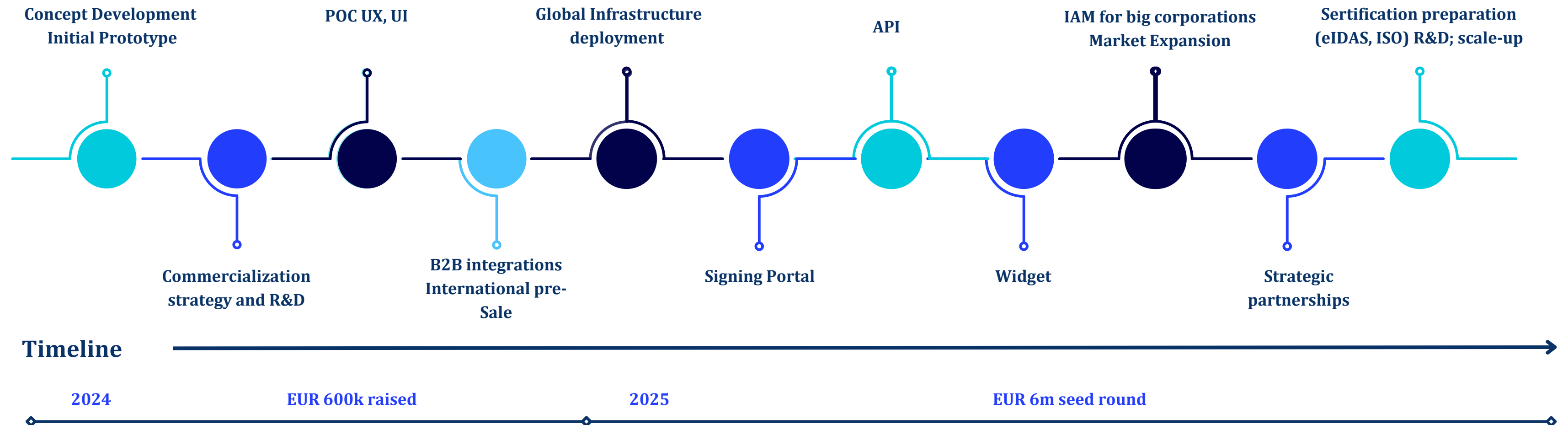
SEAN ARRIES

Co-founder/CCSO

20 years expertise in cybersecurity

With 20 years of experience in the cybersecurity and technology field, Sean Arries brings a wealth of expertise to the table. He led numerous consulting projects, including system and network vulnerability assessments, security audits, devops security, computer forensics, and secure computer design identifying unknown vulnerabilities.

Company achievements and roadmap



Proof of concept completed and available for testing on iOS and Android. All core features are functional, including login, transaction confirmation, and digital signing in the test environment.

As soon as funded global infrastructure development and testing can be completed in 9 month and product is market ready. At the same time pre-sale starts for integrations and strategic partnerships. LOI-s will be signed to contracts and new service agreements will be signed.

Revenue Projection 2025 - 2027

2025

Global infrastructure MVP, product expansion,
international subsidiaries.
SLA contracts up to 500 000€
8 LOI

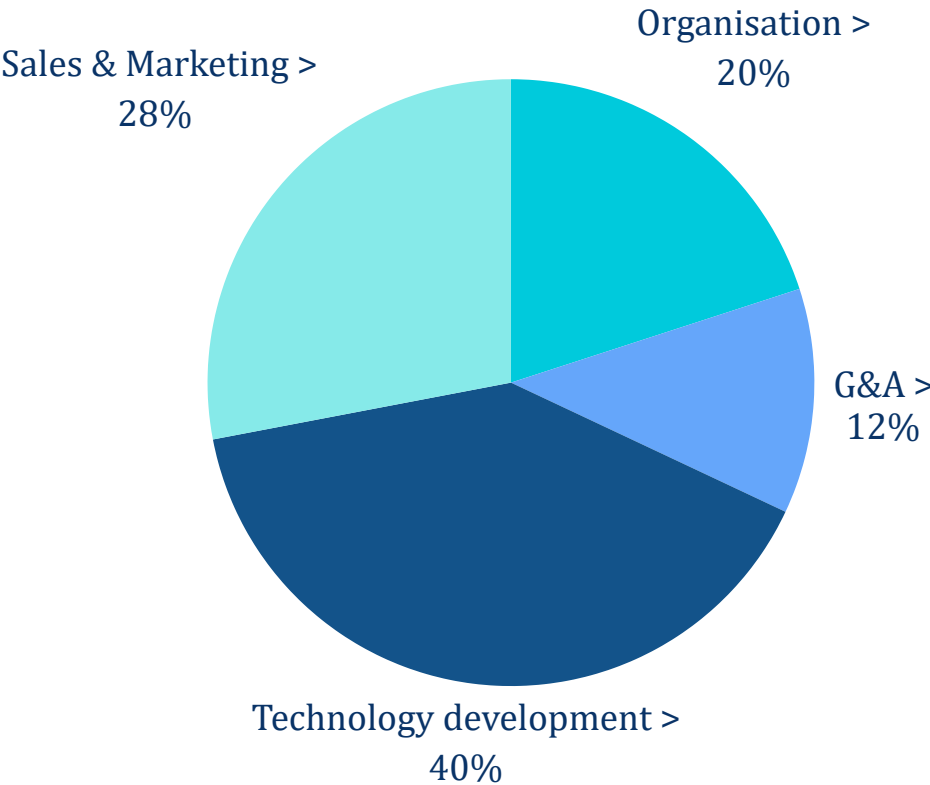
2026

Scaling operations and building accelerating sales
Grow sales up to EUR 10m
10+ customers and 500th widget adoptions.

2027

Entering to governmental sector
Grow sales up to EUR 20m
30+ customers and over 600th widget adoptions.

Use of proceeds EUR 6m



Scaling Trust, Securing Growth – Invest in the Future of Digital Identity

Seed round of EUR 6m

Validated technology, revenue generating and ready to scale.
Join us in transforming the way the world signs and secures transactions.



Matter-ID

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