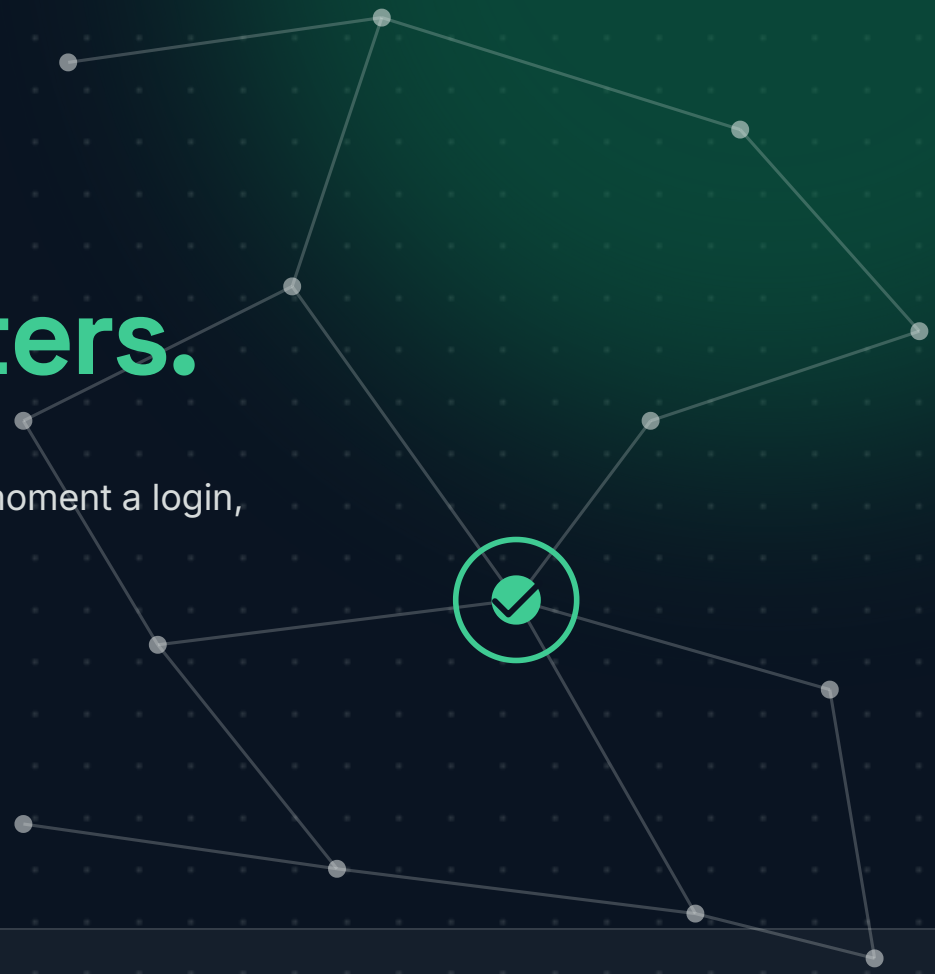
websummit
LISBON · NOVEMBER 9-12, 2026

ALPHA EXHIBITOR

Confrmo

One verified identity.
Trusted everywhere it matters.

Runtime identity infrastructure: proof that the authorised person is present at the moment a login, payment or approval happens. Every confirmed action leaves a signed record.



© 2026 Confrmo Ltd · Company no. 17203914

THE PROBLEM

A password proves a credential. Not a person.

A one-time code or a passkey proves that somebody holds a credential. None of them proves who is holding it. That is the gap fraud now runs through, at the exact moment it matters most.

£1.28bn

stolen through payment fraud in the UK in 2025.

+19%

rise in authorised push payment losses, to £576.4m.

WHERE IT HAPPENS

Account takeover	A credential is stolen or bought and nothing at login checks the person.
Payee changes	The highest-value moment in a banking journey has the same weak check as signing in.
Document fraud	A convincing forged or substituted document passes a one-time onboarding check.

Source: UK Finance, Annual Fraud Report 2026.

THE SOLUTION

Verify once. Prove it anywhere, in seconds.

One verified identity, read from the passport chip and matched to a live face, reused across every product and every channel it touches.

01 · ENROL

Read the passport or ID chip. No manual data entry to get wrong.

02 · MATCH

Face and liveness, checked on the person's own trusted device.

03 · SIGN

One verified identity, usable everywhere Confrmo is integrated.

04 · REUSE

Every login, approval and payment reuses it. Nothing re-collected.

> **Access proves a credential is valid. Confrmo proves the right person is present when it matters.**

LEAD USE CASE

High-risk moments in regulated journeys: payee changes, large transfers, account recovery, admin actions and document release.

© 2026 Confrmo Ltd · Company no. 17203914

One identity. Eight ways to use it.

Connect
WEB · API

Passwordless sign-in and approval. Scan a VCode, confirm with face on a trusted phone.

Ledger
WEB · API · APP

Certificates, products and documents get a signed record, checked by scanning a VCode.

Names
APP · WEB

yourname.confrmo.com: one name bound to a verified person that anyone can check.

Escrow
WEB

Both parties to a deal prove who they are before anything is released.

It's You
APP · WEB

A verified document shown to a business as a live, temporary view. Nothing is sent or kept.

It's Mine
APP

Identity-backed ownership. Register what you own, prove it and transfer it between verified people.

I'm Here
APP · CONSOLE

Face-checked clock-in and clock-out. Every shift writes a signed attendance record.

VCode
EVERY SURFACE

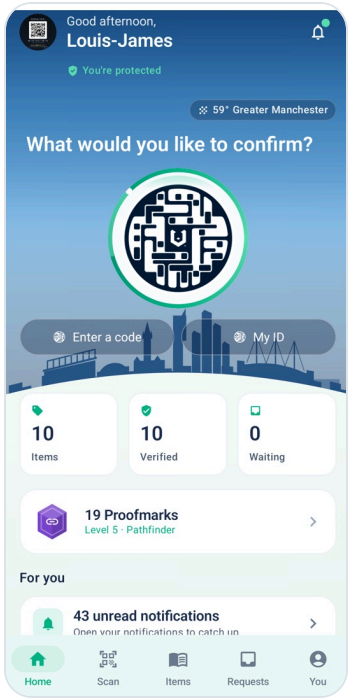
The scannable mark that ties a screen, product or document to a live, signed record.

© 2026 Confrmo Ltd · Company no. 17203914

Not a concept. A live product.

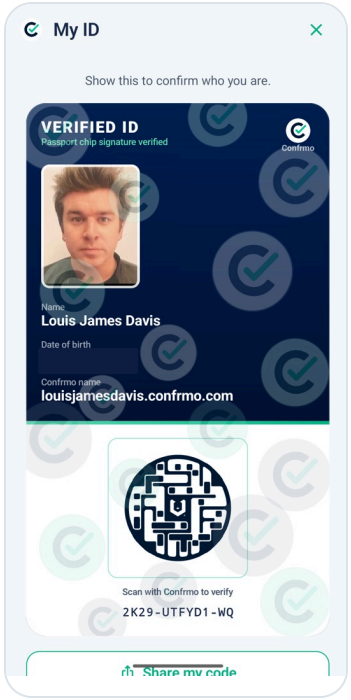
Download on the App Store

Get it on Google Play



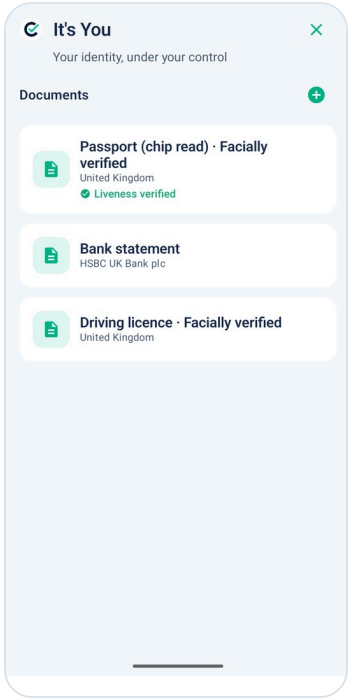
HOME

Confirm a code, show your ID, see what is verified.



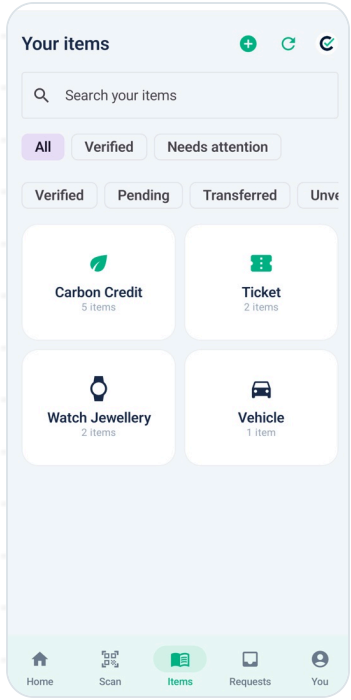
MY ID

Passport chip verified, with a name anyone can check.



IT'S YOU

Verified documents, shown to a business, never sent.



ITEMS

Owned assets on the Ledger, proved and transferred.

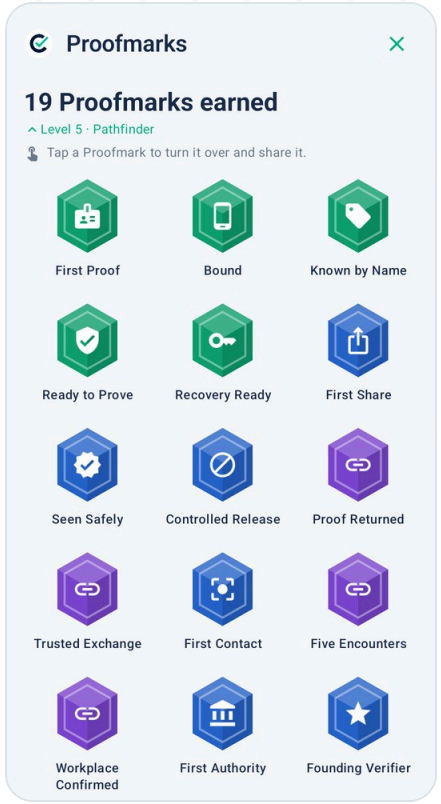
© 2026 Confrmo Ltd · Company no. 17203914

PROOFMARKS

Trust that grows with every use.

Proofmarks are earned by doing real things with a verified identity. They give people a reason to come back. They show a business how established an identity is.

Protect	Securing the identity itself, from a bound device to account recovery.
Prove	Using it, from a first proof to the controlled release of a document.
Connect	Verified encounters with other real people and organisations.
Earned, not bought	Higher tiers need distinct documents, issuers and real counterparties.
Public by choice	The holder decides which Proofmarks appear on their public Confrmo Name.



Proofmarks screen captured from the live Confrmo Android app.

© 2026 Confrmo Ltd · Company no. 17203914

INTELLECTUAL PROPERTY

A patent programme, not a single filing.

17 Oct 2026

The date of this count: 37 UK applications pending.

confrmo.com/patents

Every application listed by number and title.

WHAT THE APPLICATIONS COVER

Disclosure	What a verification system should prove and what it should refuse to reveal.
Presence	Proving a person is present and in proximity, not just holding a credential.
Integrity	Document and enrolment checks that resist substitution and forgery.
Ownership	Custody, transfer and the ledger a verified identity can hold.

Source: confrmo.com/patents, as of 17 October 2026.

© 2026 Confrmo Ltd · Company no. 17203914

HOW IT COMPARES

Others check the phone. Confrmo checks the person.

Most services check who you are properly once, at sign-up. After that, every login and payment only proves someone has your phone or your code. That gap is where fraud runs.

	AT SIGN-UP	AT LOGIN	AT A PAYMENT OR APPROVAL
Typical today	**Document and selfie check**	**Password, code or passkey** proves the device	**The same code or a tap** proves the device, not the person
Confrmo	**Passport chip read and live face**	**Face on a trusted phone** no password, no code	**Live face checked against the passport chip** every time, with a signed record

Where a face is checked again today, it is matched to a photo stored at sign-up. Confrmo matches it to the passport chip itself.

Compared with identity checks, passwords, codes and passkeys.

© 2026 Confrmo Ltd · Company no. 17203914

Regulation now asks for proof of the person.

Three rule changes in the UK and EU land between July 2026 and 2027. Each one needs a real, verified person behind an action, which is what Confrmo proves.

Jul 2026

UK, Ofcom. Networks and messaging aggregators must verify business senders, run KYC and KYT and block in transit.

Sep 2026

UK trust framework 1.0. From September 2026, identity services are assessed against a statutory framework under the Data (Use and Access) Act 2025.

Dec 2026

EU, eIDAS 2.0. Every member state issues a Digital Identity Wallet. Obligated organisations must accept it by late 2027.

> **Fraud is moving to the moment of approval. The rules are following it.**

Sources: Ofcom; UK trust framework 1.0; Regulation (EU) 2024/1183.

© 2026 Confrmo Ltd · Company no. 17203914

One identity layer, sold at every scale.

The same verified identity is licensed from a single API call to a national-scale programme.

INTEGRATES THROUGH

REST API | Website Integration Kit | WordPress plugin | Webhooks

Strategic Enterprise — NATIONAL SCALE

Multi-year programmes for large regulated organisations, single-market or multi-market.

Ledger Issuer Programme — PLATFORM SCALE

Certificates, tickets and documents issued and verified at national or platform scale.

Confrmo Enterprise — MID-MARKET

Seats plus verification volume, with the WordPress plugin and Website Integration Kit for a fast integration.

API and self-serve — USAGE-BASED

Pay-as-you-go verification and sign-in, integrated through the REST API or the Website Integration Kit.

© 2026 Confrmo Ltd · Company no. 17203914

Regulated journeys first. Then everywhere.

WHO FIRST

Regulated businesses at their highest-risk moments.

- Payee changes and large transfers
- Account recovery
- Admin actions and document release

HOW WE REACH THEM

- **Direct sales** in the UK, Europe, the USA and India
- **Self-serve** through the REST API, Website Integration Kit and WordPress plugin
- **Web Summit Lisbon**, 9 to 12 November, as the launch into Europe
- **100 target accounts** already identified

THE NEXT TWELVE MONTHS

- First enterprise deployments in regulated journeys
- Certification under the UK digital identity trust framework
- Sales teams in place across Europe, the USA and India

© 2026 Confrmo Ltd · Company no. 17203914

TEAM

Built by the people who ship it.

Emmet Memery
Chairman

Karl McCaffrey
CEO

Louis-James Davis
Founder and CTO

Andy Giblin
Head of Engineering

Feroz Khan
Developer, Intent & Emotion Detection

Brian Melzack
Sales & Marketing, USA & Europe

Diwacker Singh
Sales & Marketing, India

Adam Crofts
Sales & Marketing, USA & Europe

3

operating locations: Manchester, London, Dublin.

37

UK patent applications pending as of 17 October 2026, listed at confrmo.com/patents.

8

live products on one verified identity.

2

app stores: Confrmo is live on both today.

© 2026 Confrmo Ltd · Company no. 17203914

INVESTMENT

Now going to market. Let’s talk investment.

The platform is built, live on both app stores and protected by 37 UK patent applications.

WHERE INVESTMENT GOES

Engineering

Extend the platform across identity, ledger and payments.

Go-to-market

Enterprise and banking sales in the UK, Europe and the USA.

Compliance

Certification and assurance for regulated customers.

International

Expansion beyond the UK, starting in Europe.

Next step: a conversation about integration or investment.

hello@confrmo.com · confrmo.com

SCAN TO CONTACT US

© 2026 Confrmo Ltd · Company no. 17203914 · 13 / 13