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ENCORE IN NUMBERS

\$2.6b GLOBAL
COLLECTIONS

8 COUNTRIES WHERE
WE OPERATE

25+ YEARS IN
BUSINESS

\$1.77b GLOBAL REVENUE

~7,350 GLOBAL
EMPLOYEES

The background is a solid blue color with a decorative pattern of thin, white, wavy lines that create a sense of motion and depth, particularly on the left side.

**We Purchase about
4 million charged off credit
card accounts per year**

The background is a solid blue color with a subtle gradient. On the left side, there are several overlapping, wavy white lines that create a sense of motion and depth. The text is centered and written in a bold, white, sans-serif font. The words "WHAT WE NEEDED" are on the top line, and "TO GET RIGHT" is on the bottom line. A white brushstroke underline is positioned below the words "TO GET RIGHT".

**WHAT WE NEEDED
TO GET RIGHT**

WHAT IT
MEANS
TO BE A

CIO

WHAT IT
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CIO





SECURITY AT THE SPEED OF FRONTIER MODELS

1

SECURITY AT THE
SPEED OF
FRONTIER MODELS

2

AGENTS ARE
BREAKING THE
DATA BOUNDARY

1

SECURITY AT THE
SPEED OF
FRONTIER MODELS

2

AGENTS ARE
BREAKING THE
DATA BOUNDARY

3

REGULATION IS
MOVING FROM
POLICY TO PROOF

WHAT THIS LOOKS LIKE

CURRENT STATE

RISK OF DATA EXPOSURE WITH OLD METHODS

RISK OF AI AGENTS RUNNING UNPROTECTED

LEGISLATION BEING PROPOSED THAT CAN'T BE ENFORCED

CAPACITY CONSTRAINTS

FUTURE STATE

KEEP DATA ENCRYPTED DURING INGESTION, ANALYSIS, AND FILE PREP

ONLY AUTHORIZED MODELS/AGENTS RUN ON SENSITIVE DATA

HARDWARE-SIGNED AUDIT LOG – TAMPER-PROOF & REGULATOR-READY

REDUCED CAPACITY CONSTRAINTS

The background is a solid blue color with a subtle gradient. On the left side, there are several overlapping, wavy white lines that create a sense of motion and depth, resembling a stylized wave or a digital signal. The text is centered horizontally and is written in a clean, white, sans-serif font.

PROTECTING CONSUMER DATA IS
NON-NEGOTIABLE

CLEAN
ARCHITECTURAL
BOUNDARIES

PREDICTABLE
ACTORS

SYSTEMS WE
CAN FULLY
OBSERVE

HYBRID
ENVIRONMENTS

LEAKY
ABSTRACTIONS

RAPIDLY
EVOLVING
BEHAVIORS



COMPUTATION THAT COMES WITH
BUILT-IN TRUST

COMPUTATION THAT COMES WITH **BUILT-IN TRUST**

①

EXECUTION IS
VERIFIABLE

②

DATA BOUNDARIES
ARE ENFORCED

③

POLICY IS APPLIED
AT RUN TIME

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THE FUTURE:

SYSTEMS WE CAN TRUST PROVABLY,
CONSISTENTLY, AND AT SCALE.

**THE ORGANIZATIONS THAT CAN PROVE
GOVERNANCE WILL WIN THE MARKET.
THE ONES WHO CAN'T WILL
HAVE TO EXPLAIN WHY.**