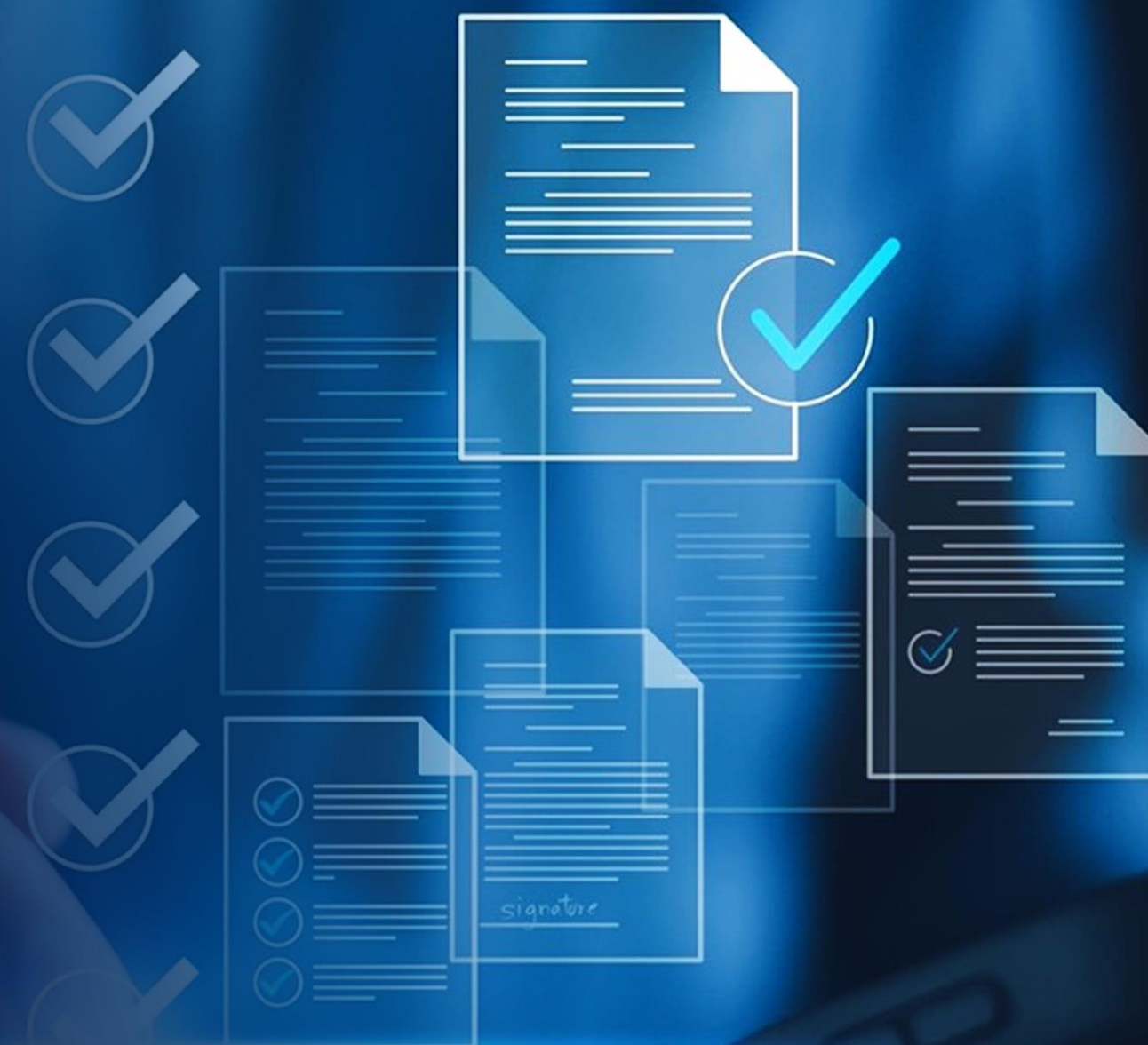




Investor Deck

May 2026

NASDAQ: IDN



Forward-Looking Statements

Certain statements made in this presentation constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995.

These statements are based on management's current expectations and beliefs about future events and are inherently subject to uncertainties and changes in circumstances. Actual results could differ materially. The Company undertakes no obligation, and expressly disclaims any obligation, to update its forward-looking statements, whether as a result of new information, future events or otherwise.

Additional information concerning forward-looking statements and the risks that could cause actual results to differ is contained under the headings "Safe Harbor Statement" and "Risk Factors" in the Company's filings with the Securities and Exchange Commission, including our most recent Annual Report on Form 10-K and subsequent Quarterly Reports on Form 10-Q. Statements made during this presentation are as of May 12, 2026.

Management refers to the non-GAAP financial measure Adjusted EBITDA in this presentation. Please refer to page 17 for the definitions and reconciliations to the most directly comparable GAAP measures, and context for the use of these terms.



The **only** SaaS-based identity validation and proofing service that uses a unique and proprietary analysis of DMV-issued IDs to create trusted, real-time customer identity verification experiences.

Why Our Customers Use Intellicheck to Stop Fraudsters and Safeguard Their Business



Confidently prove identity in real-time with the only platform that leverages proprietary access to authoritative data in ID barcodes



Validate identity and stop fraud losses while meeting AML/KYC requirements



Leverage a unique approach that is highly accurate, instant, and fully automated

“A true gamechanger in stopping fraud, top 5 all time.”

SVP of Fraud, top 5 Financial Services Company with over \$1.7 trillion in assets

“Prior to us using it in the field, we scanned over 1,000 known counterfeits each one was detected.”

New York State DMV Director of Investigations

Q1 Highlights Versus Prior Year

Revenue
grew to a Q1 Record

\$5.5M

13% increase vs 2025

Operating expenses
Decreased by

5%

to \$4.5 million

EPS

Improved to

\$0.03

per diluted share

Gross Margin
improved to

91.0%

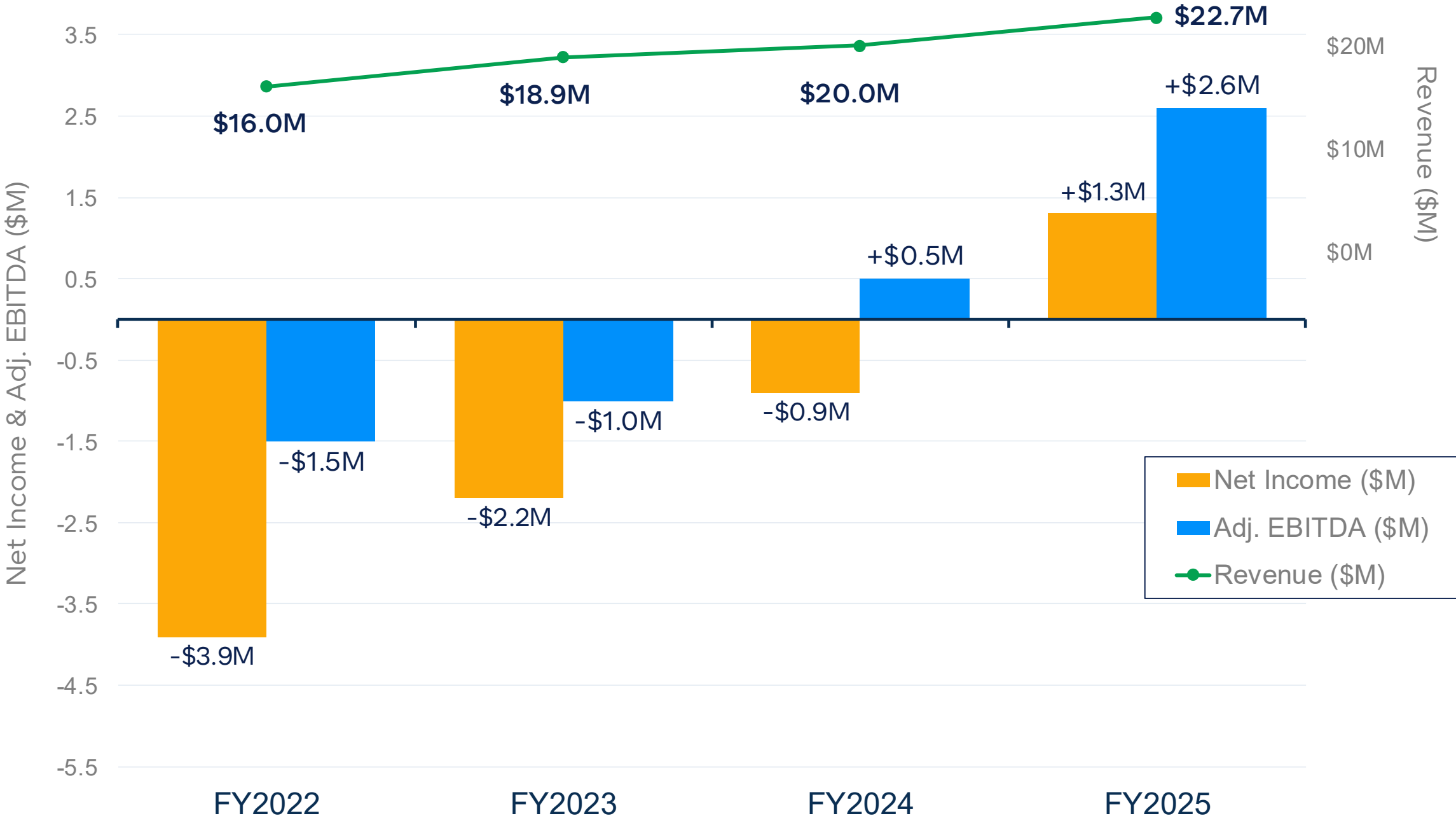
Net Income
Improved to Q1 Record

\$636,000

Adjusted EBITDA
improved to Q1 Record

\$935,000

From Loss to Profit: FY2022 – FY2025



\$5.1M
 Net Income Swing
 FY22 → FY25

\$4.1M
 Adj. EBITDA Swing
 FY22 → FY25

+42%
 Revenue Growth
 4-year cumulative

FY2025
 First Profitable Year
 Full-year operating net income positive

Magnitude of the Problem

\$27B

In U.S. Fraud in 2024, impacting 15 million people¹

1.5B+

Victims of data breaches worldwide²

\$16B

In account takeover fraud - a 19% increase¹

29%

of identity fraud attributed to new account creation in 2024³



79%

of auto dealerships had an identity fraud related loss within the last year⁴



**Bottom Line:
Fraud Isn't Going Away!**

1. Javelin
2. Identity Theft Resource Center
3. Experian 2024 Global Identity & Fraud Report
4. eLEND study

A Competitive Moat with a Significant Advantage

25+ years working with state DMVs provides proprietary product offering

44ms

To Detect a Fraudulent ID

AI-generated fakes can fool visual-template checkers instantly. IDN checks hidden security features embedded in the barcode — invisible to fraudsters and unmatched by any peer.

250+

 Unique DMV Barcode Formats Mastered

Every state issues IDs with different barcode formats. IDN has worked for more than 25 years as the official test lab for state DMVs. No competitor has this knowledge base.

~100M

 Identity Checks Processed Annually

IDN processes approximately 100 million identity checks annually across all verticals it serves — creating a proprietary intelligence advantage and network effects that no competitor can replicate.

AAMVA – American Association of Motor Vehicle Administrators – longstanding relationship sets us apart

Trusted by major federal and state law enforcement agencies

Majority of Fraud can be Prevented Through *Accurate ID Validation*

Criminals copy AAMVA barcode standards that are publicly available online

- No state, province or territory DMV uses the same AAMVA standard on its own—each DMV adds additional unique security features
- No two states, provinces or territories use the same format, there are over 250 unique ID encryptions in circulation between the US, Canada and Mexico



Which means...parsing the data and comparing it to the front of the ID with traditional document templating won't cut it.



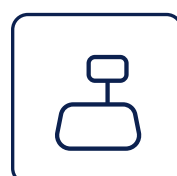
Intellicheck ID Validation Technology is Streamlined

Simplifies
implementations
with typically
**no new and
costly hardware
requirement**



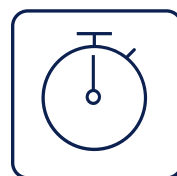
Intuitive and easy to use technology

Cloud SaaS integrates with existing in-person, online and desktop workflows via existing hardware, mobile app, web portal or webhooks



Integrates with existing retail / branch hardware

- Point-of-sale scanner
- Branch check scanner
- Mobile app



Frictionless and customer friendly

- Fast, accurate validation eliminates “good customer frustration” and reduces abandonment
- Easy one step process–no need for front, back and selfie

Significant Callouts

We continued to increase our penetration for authentication with significant organizations and new use cases



One of the most widely recognized brands in banking that is a top ten bank and one of the largest issuers of Visa and MasterCard credit cards **grew 33% increase.**

Now live **Alloy**, one of the leading providers of banking software that serves as a platform for many small banks and credit unions is anticipated to be a significant growth driver for the channel program.



Leading regional bank in the southeast added in branch validation resulting in a three year **very high seven-figure total contract value.**

Leading private label credit card issuer is going to start using Intellicheck for BNPL transactions at some of their retail clients.



First American Title – expanded its AgentNet platform to include Intellicheck. Added passport verification, document liveness and selfie capture.

Leading **Lease-to-Own** company grew significantly yr/yr. Intellicheck now works with two of the top four LTO companies.

Multiple Growth Vectors for 2026 and Beyond

New verticals represent meaningful opportunities

Title Insurance	Cargo Freight	Banking Channel Partner	Background Checks	Lease-to-Own & BNPL
GROWING	EMERGING	SIGNED	GROWING	SCALING
First American Title	~\$300K Avg Theft per Load	Alloy Platform	Traction in New Pipeline	LTO up Significantly
Top 2 title insurance companies signed incl. First American Title (subsidiary of First American Financial). Higher revenue per scan; interest rate cuts should drive refinancing tailwind.	Rising losses per tractor-trailer are driving identity validation amongst shipping companies.	New banking software provider partnership creates scalable distribution opportunity for credit unions and smaller regional banks.	Growing pipeline of background check firms seeking accurate real-time identity validation. Opportunities include: <ul style="list-style-type: none">• Employment Screening• Property Management• Supply Chain Vendors	Working with 2 of the top 4 lease-to-own companies. BNPL is another opportunity as underwriters try and combat fraud that is often difficult to detect in a timely manner.

Positioned for *Success*



Very sticky customer base with a positive NRR of 111%* in 2025



~90+%

Gross margins consistently



Solid balance sheet at 3/31/26

\$10.1 million and no debt**



Renewed focus on sales and marketing to **drive growth**






Achieved positive Net Income and Adjusted EBITDA in 2025 that positions us to drive significant operating leverage going forward

* Excluding bars and restaurants

** No interest-bearing debt; current liabilities consist of accounts payable, accrued expenses, and deferred revenue

2025 Full Year Financial Highlights

 Revenue	Total Revenue \$22,666,000	SaaS Revenue \$22,436,000	Gross Margin 90.4%
 Balance Sheet (as of December 31, 2025)	Cash & Cash Equivalents \$9,650,000	Stockholders' Equity \$20.7 million	Debt \$0
 Net Income & Adjusted EBITDA	Net Income \$1,273,000	Adjusted EBITDA \$2,566,000	

Why Invest in Intellicheck

Six compelling reasons to own IDN shares

1

Record Revenue

\$6.6M in Q4 2025 —the highest quarterly revenue in company history.

2

Diversification Is Working

Retail now less of a focus and represented 31%* of revenue in 2025. Banking & Lending was ~49%* of revenue and grew ~82%* Y/Y. Other new verticals include automotive, title insurance, background checks and cargo transportation.

3

Achieved First Full Year of Operating Profitability

\$1.6M net income in Q4 2025
Adj. EBITDA of \$1.9M in Q4 2025
\$1.3M net income in 2025
Adj. EBITDA of \$2.6M in 2025

4

Significant Competitive Moat

25+ years of DMV partnerships and 250+ proprietary barcode formats — no competitor can replicate IDN's barcode intelligence platform.

5

~90% Gross Margins + Scalable Ops

AWS migration complete, saving \$380K+ annually. OpEx flat while revenue scales.

6

Industry Recognition

IDC MarketScape Leader in Financial Services 2025.

* Management estimates

Analyst Coverage / Institutional Holdings

Mike Grondahl
Northland Securities

Rudy Kessinger
DA Davidson

Jeff Van Rhee
Craig-Hallum



Clean cap table with
approximately

60%

of common shares
outstanding
institutionally held
as of 12/31/25

Adjusted EBITDA Reconciliation

Adjusted EBITDA

We use Adjusted EBITDA as a non-GAAP financial performance measurement. Adjusted EBITDA is calculated by adjusting net loss for certain reductions such as interest and other income (expense) and certain addbacks such as non-restructuring severance expenses, provisions for income taxes, depreciation, amortization and stock-based compensation expense. Adjusted EBITDA is provided to investors to supplement the results of operations reported in accordance with GAAP. Management believes that Adjusted EBITDA provides an additional tool for investors to use in comparing our financial results with other companies that also use Adjusted EBITDA in their communications to investors. By excluding non-cash charges such as impairments of long-lived assets and goodwill, amortization and depreciation and stock-based compensation, as well as non-operating charges for interest and provisions for income taxes, investors can evaluate our operations and can compare the results on a more consistent basis to the results of other companies. In addition, Adjusted EBITDA is one of the primary measures management uses to monitor and evaluate financial and operating results.

We consider Adjusted EBITDA to be an important indicator of our operational strength and performance of our business and a useful measure of our historical operating trends. However, there are significant limitations to the use of Adjusted EBITDA since it excludes non-restructuring severance expenses, provisions for income taxes, interest and other (expense) income, impairments of long-lived assets and goodwill, stock-based compensation expense, all of which impact our profitability, as well as depreciation and amortization related to the use of long-term assets which benefit multiple periods. We believe that these limitations are compensated by providing Adjusted EBITDA only with GAAP net loss and clearly identifying the difference between the two measures. Consequently, Adjusted EBITDA should not be considered in isolation or as a substitute for net loss presented in accordance with GAAP. Adjusted EBITDA as defined by us may not be comparable with similarly named measures provided by other companies.

The reconciliation of GAAP net loss to Non-GAAP Adjusted EBITDA is as follows in thousands:

	2025	2024		Q1 2026	Q1 2025
Net income (loss)	\$1,273	\$(918)	Net income (loss)	\$636	\$(318)
Reconciling items:			Reconciling items:		
Restructuring severance expenses	—	376	Restructuring severance expenses		
Provision for income taxes	58	33	Provision for income taxes		
Other income, net	(245)	(283)	Other income, net	(94)	(30)
Depreciation and amortization	703	436	Depreciation and amortization	193	154
Stock-based compensation	777	876	Stock-based compensation	200	177
Adjusted EBITDA	\$2,566	\$520	Adjusted EBITDA	\$935	\$(17)

in thousands, unaudited

in thousands, unaudited



Trusted Real-Time Identity Verification

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