



# Zero barriers, fast revenue: How MVNOs can launch cyber security as a service

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# The trust gap!

Trust is becoming a scarce and valuable asset

74%

Don't know  
who to trust  
online

74%

Find  
cybersecurity  
too complex

84%

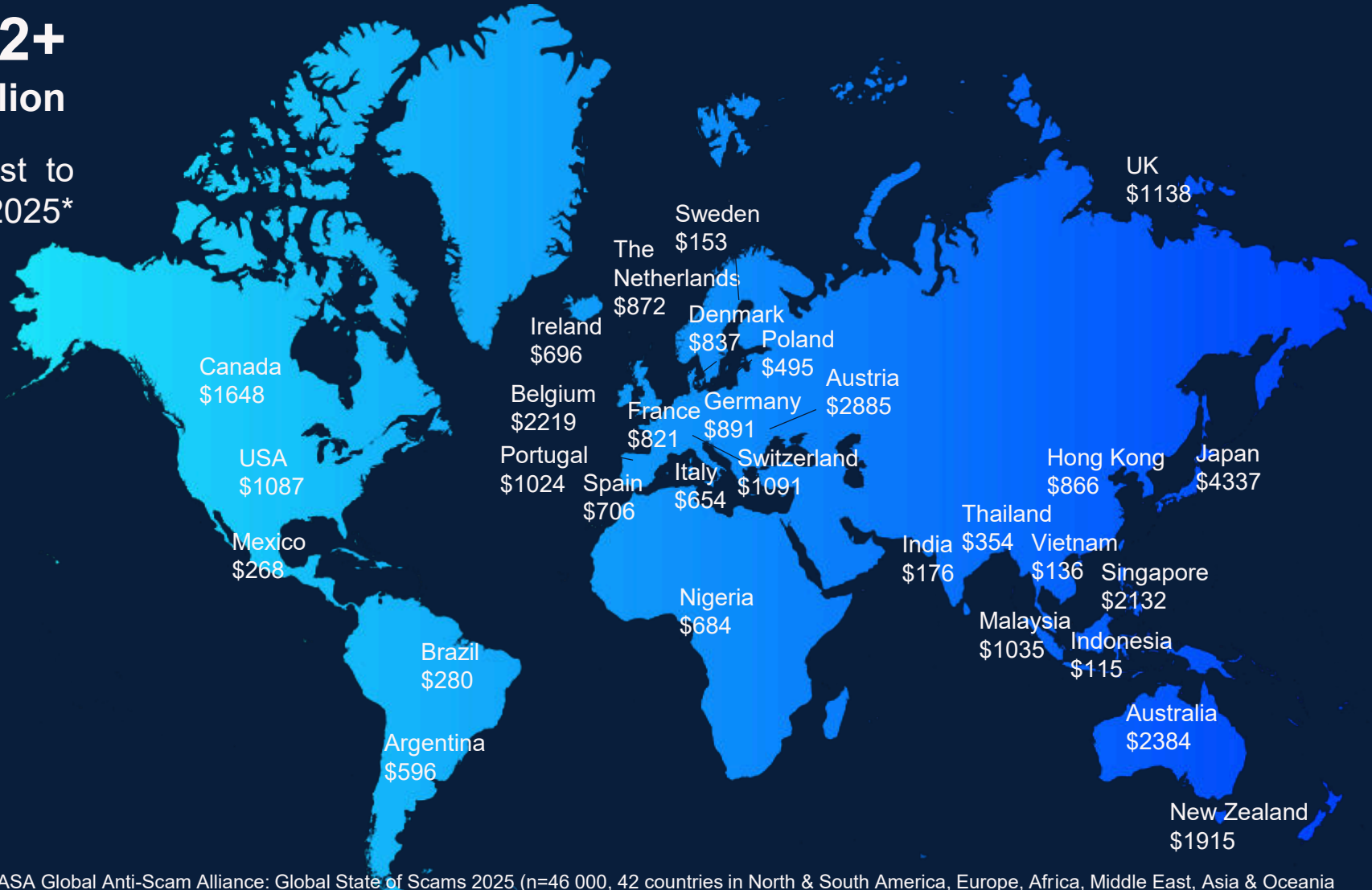
Worry AI makes  
it impossible to  
know what's  
real online



# Staggering impact of scams for consumers

**\$442+**  
billion

reported lost to  
scams in '2025\*

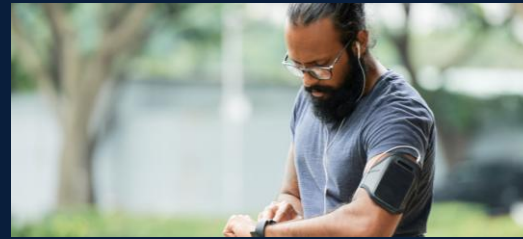


Source: GASA Global Anti-Scam Alliance: Global State of Scams 2025 (n=46 000, 42 countries in North & South America, Europe, Africa, Middle East, Asia & Oceania)

# Your customers face a scam attempt every day



**70%**  
of adults globally  
encountered a scam  
in the past year



**64%**  
of scams succeed within  
24 hours of first contact



**69%**  
of victims experience  
significant stress

Source: GASA Global State of Scams 2025 (n=46 000, 42 countries in North & South America, Europe, Africa, Middle East, Asia & Oceania)

# Trust-as-a-service: Partner lead value opportunity

Security and digital trust become meaningful contributors to partner value and growth

93%

expect their  
**CSP to offer**  
security and  
scam protection

59%

of security  
active segments  
would **pay** for  
scam protection

69%

would be even  
ready to switch  
their CSP based  
on the security  
offering

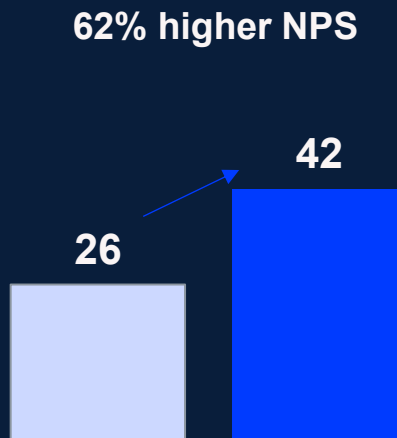


CSP = Communication Service Provider, Carrier, Telco or ISP

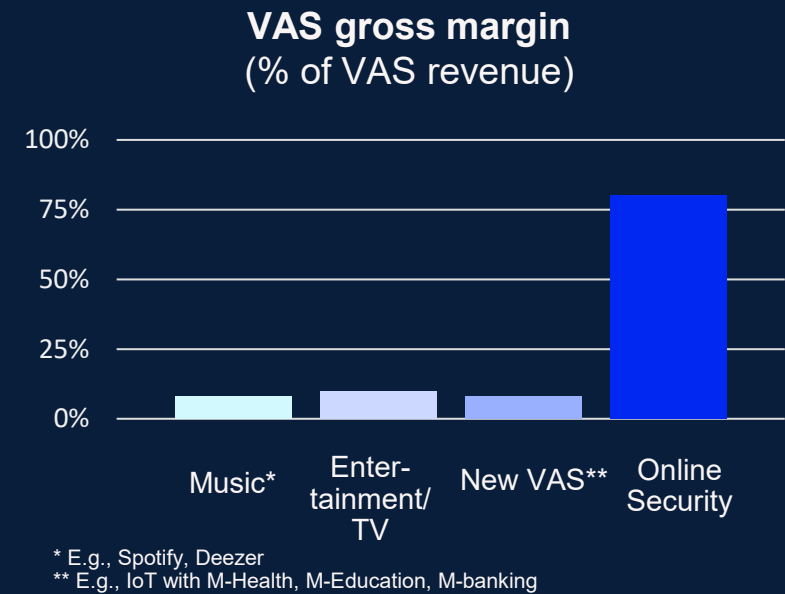
# Consumer cyber security:

The value driver for top and bottom line

## Increase loyalty



## Drive margin



# F-Secure has delivered \$10 billion in value for our partners

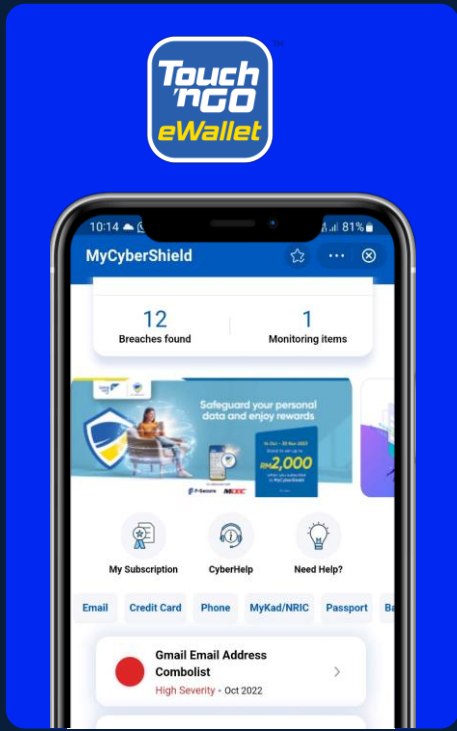
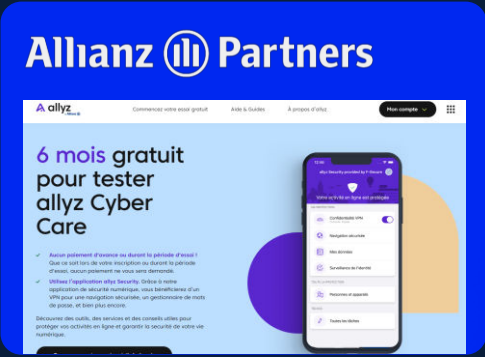
Trusted provider positioning

**+2%**  
Increased avg. core  
ARPU

**10%**  
avg. EBIT contribution

**60%**  
Less churn for  
customers using security

**62%**  
Higher overall NPS from  
security customers

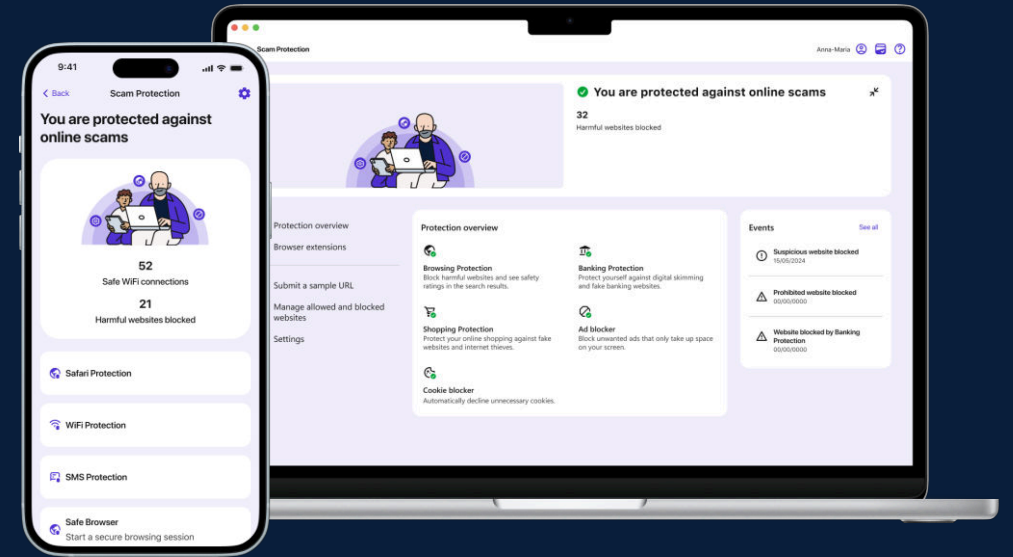


# App To Monetize: F-Secure Total

Complete protection with ready-made experience



All the protection you need in one package – complete security offering with packaging flexibility



## Internet Security

Protect your customers and their family's devices and digital life from the latest online threats.



## Scam Protection

Protect your customers against scams that try to steal their money with the latest AI based protection.



## Identity Protection

Protect your customers' identity by helping them to keep their credentials securely stored. Breach alerts when personal information has been leaked or stolen.



## Privacy Protection

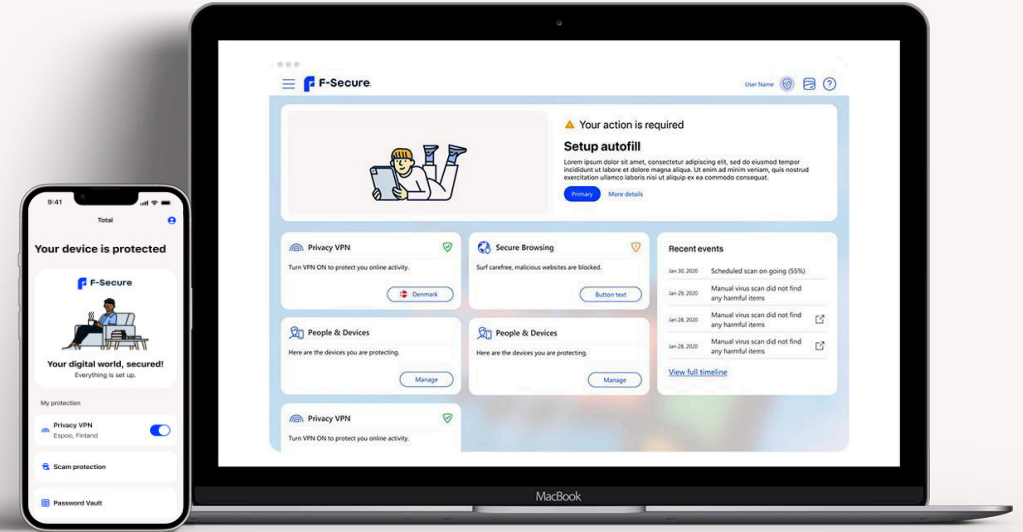
Protect your customers' privacy online. Let them browse the internet without worry of hackers and trackers– even on public WiFi networks.

# F-Secure Total

Complete protection with ready-made experience



All the protection you need in one package – complete security offering with packaging flexibility



## Internet Security

Contains e.g.

- Device Protection
  - Virus Protection
  - System Advisor
- Browsing & Phishing protection
- Banking Protection
- Family Protection

CORE PROTECTION



## Scam Protection

Contains e.g.

- Scam Scanner (Premium)
- Shopping Protection
- SMS Scam Protection with AI
- WiFi Protection
- Browsing & Phishing Protection
- Banking Protection
- Ad Blocker
- Cookie Popup Blocker

AI-POWERED



## Identity Protection

Contains e.g.

- ID Monitoring
  - Breach alerts
  - Remediation guidance
- Password Vault
  - Secure storage for credentials
  - Password analysis
  - Password auto-fill
- Cyber Help (service option)

24/7 MONITORING



## Privacy Protection

Contains e.g.

- VPN
  - Security and privacy for all network traffic (browsing and application)
  - Geolocation change

VPN INCLUDED

# Introducing F-Secure Horizon

A full-version business platform

100%

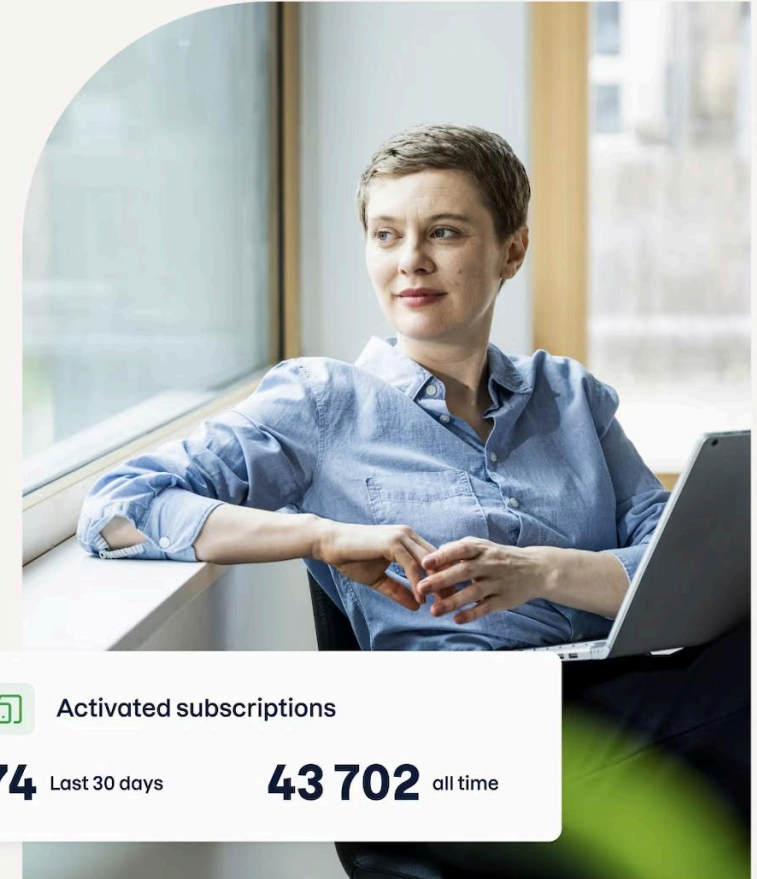
Made available to everyone

3-5  
days

Time and effort to launch

30%

Operational cost savings



# The F-Secure simple formula for managing security

- Horizon, an AI-powered, full-service cybersecurity business platform simplifies value creation and growth
- Horizon is more than just a product – it's self-serve platform to promote, activate, and grow your desired business outcomes
- Horizon makes security simple, instant and impactful for every partner
- Horizon is a growth platform recommending and taking action



# Quick time to market with \$0 Cost

Fully AI powered and automated

Sign-up today  
Access tomorrow  
Test drive tomorrow  
Launch on Friday  
First revenues by Sunday

**Welcome to Horizon**  
How can we help you today?

### Your first steps with Horizon

○ Know the product   • Invite your team   • Get the big picture   • Prepare your marketing

These four steps prepare you to start selling. You can complete them now or continue anytime.

First, the best way to understand what you're selling is to use it yourself. Create a subscription for you or a team member. These count toward your monthly quota, so there's no extra cost until you exceed your minimum commitment.

**Create subscription**

Subscriber email

Subscription plan

Total Core, Continuous, 25 Devices

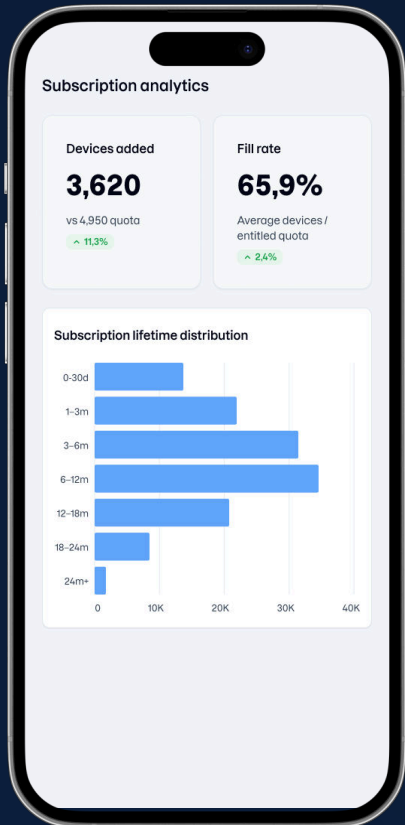
**Create subscription**

[Continue later](#) [Skip](#)

No project or upfront cost  
No integration effort  
Minimal commitment starting from £99  
Ready made – done for you

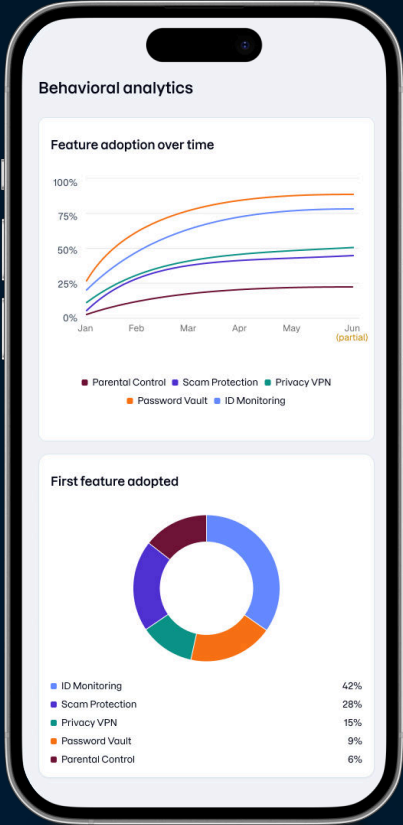
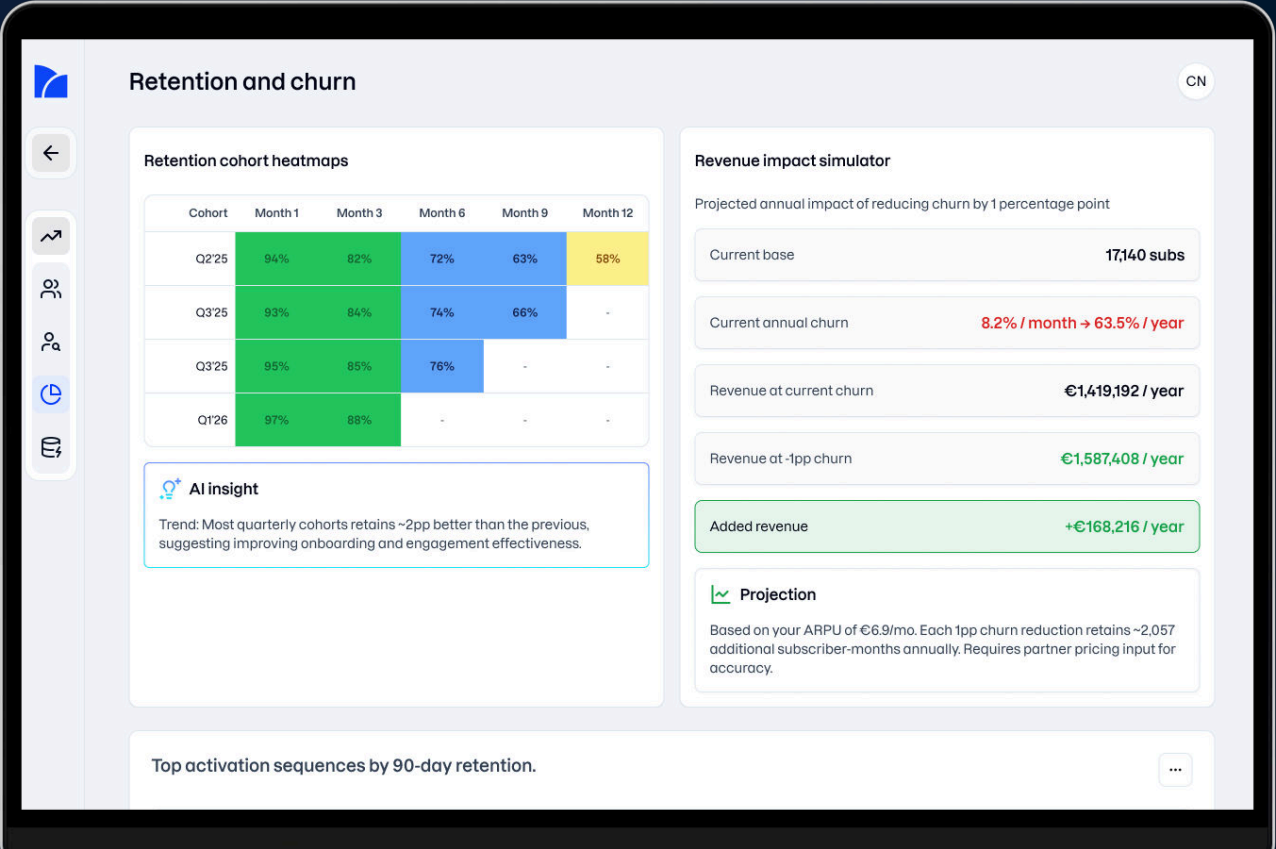
# Growth insights

Deep | Actionable | Real Time



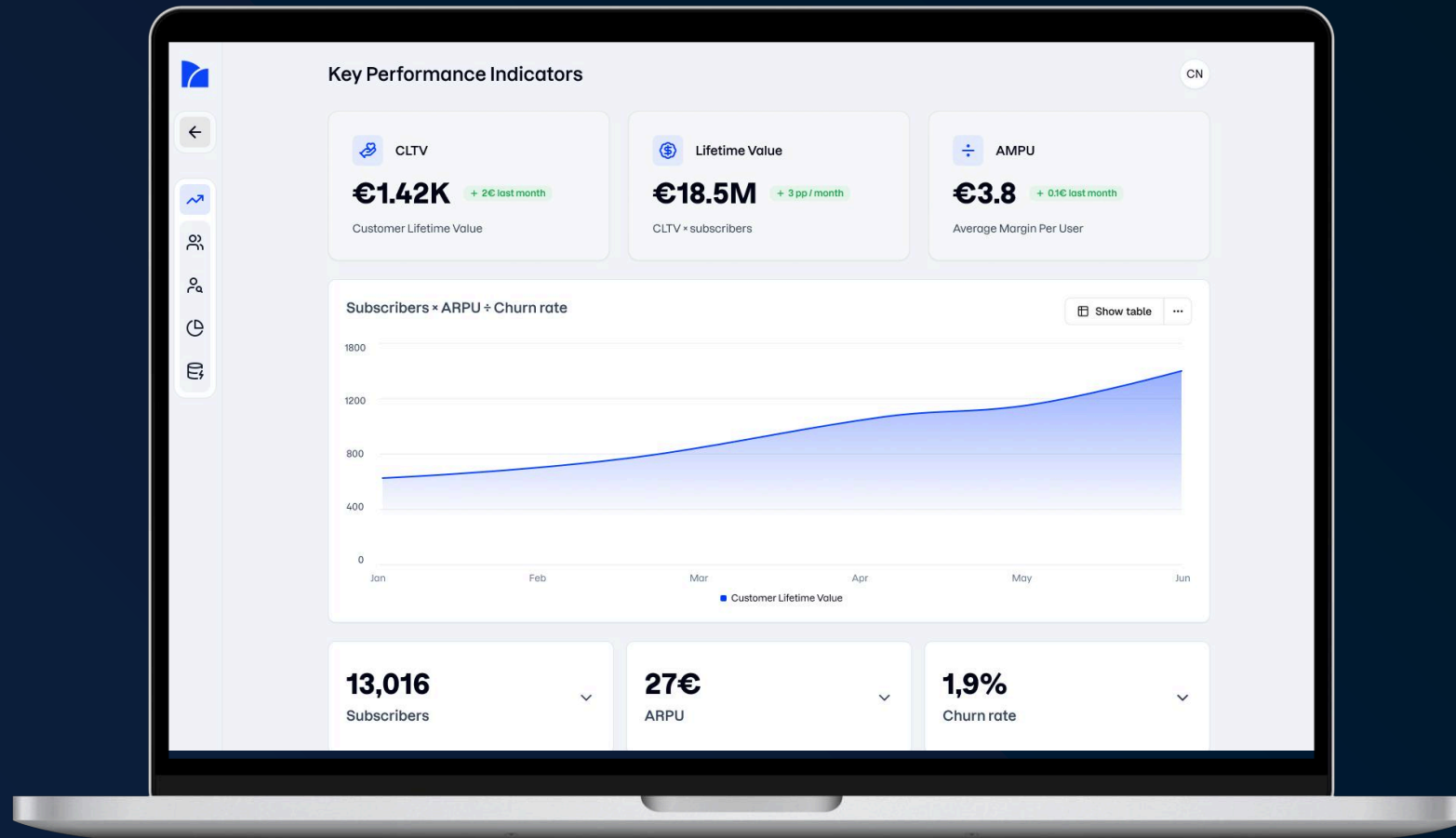
# Drop churn to grow top line

Fill Rate | Churn Cohorts | Feature Adoption | Behavioral Insights



# Deliver Top and Bottom Line

Price | Cost | Margin | Lifetime | Churn



# With AI Insights

Done for you. In Beta. Today

## AI insights

We have identified personalized insights and recommended action to improve your business.

**Activation**

Churn rising 3 months in row — above global average

**Upsell**

Upsell opportunity across 4 device tiers

Customers on the 3-device tier renew at a higher rate — promote upgrades to 5/10/25-device bundles as household grow.

More details View product materials

Impacted customers	Recommended action	Expected outcome
220 customers	Upsell campaign	Lift ARPU on the customers who upgrade their device tier

**Growth**

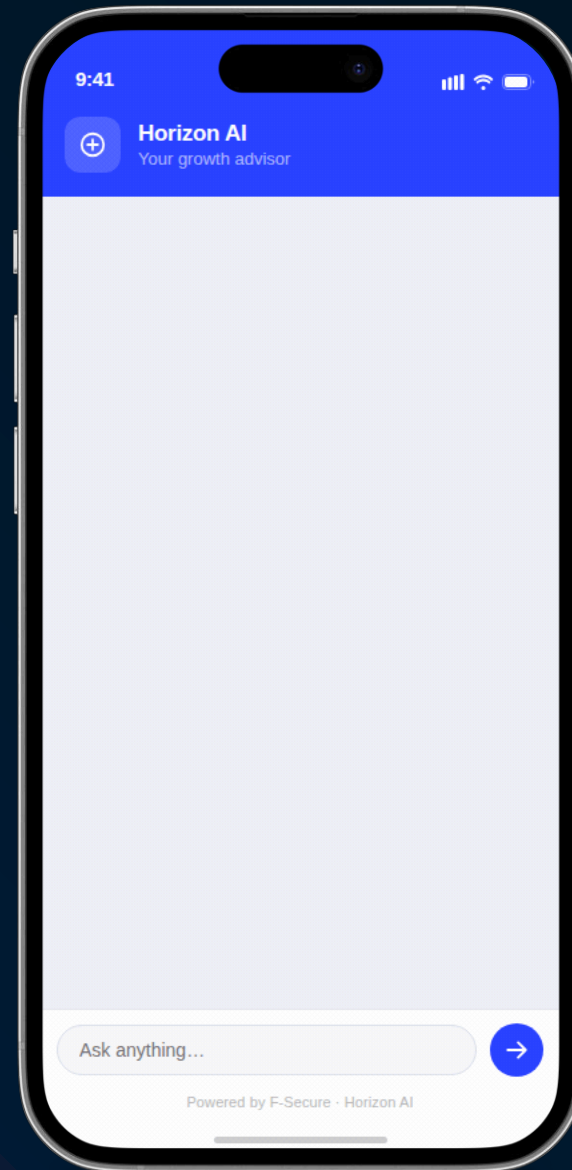
New subscriber growth slowing — down 22% MoM

**Growth**

New subscriber growth slowing — down 22% MoM

F-Secure

# Our Vision: AI Advisor



# A sneak peak?

# F-Secure Horizon

[www.f-secure.com/horizon](http://www.f-secure.com/horizon)

