Gen: Leader in consumer Cyber Safety & Financial Wellness

Tech Powerhouse

10B+
Attacks blocked

10PB
Threat Data used to train AI models

2,000
Global R&D Engineers

4B+
Scams & Phishing blocked

500
AI / Data Scientists & Engineers

1,000+
Patents

Global Reach

~500M
Users

75M+
Paid Customers

$4.8B+
Annual Revenue

1,300+
Partners

150+
Countries

3,000+
Customer Service Agents

Business Segments

Cyber Safety Platform: Security & Privacy

- Secure against cyber threats
- Safeguard personal data

Trust-Based Solutions: Identity & Financials

- Protect identity and finances
- Manage and grow finances

Family of brands

norton · Avast · LifeLock by norton · MoneyLion · AVG · Avira · CCleaner · Reputation Defender by norton

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Gen™

Purpose

Powering Digital Freedom

Mission

We create innovative and easy-to-use technology solutions that help people grow, manage, and secure their digital and financial lives.



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Most people worry AI is going to take their job.

It’s already doing something more useful to criminals.

Fears, scams and AI — what’s actually happening

— WHAT WE KEEP SEEING

Three things about the AI chaos.

01

The threat isn’t AI becoming hostile. It’s people with AI becoming more effective.

People already lie, steal and exploit each other. AI doesn’t invent new motives. It just makes acting on them cheaper, faster and more convincing.

02

Dual-use isn’t new. The price dropping to zero is.

Nuclear tech, chemistry, encryption: all tools that help and harm. What changed with AI is that the harm side is now free, fast, and available to anyone who can type.

03

The scammer doesn’t need to be sophisticated anymore.

AI gives them the three things they used to lack: scale, precision targeting, and the credibility of fluent writing, matching logos, and the right voice.

The real one is quieter and it’s already here

INCOMING CALL

Your phone rings. It’s your adult child’s voice, panicked.

“Mom, I’ve been in an accident. I need $5,000 for bail. Don’t tell Dad.”

You recognize the voice perfectly. You send the money.

It was AI.

A scam running right now

RECENTLY · TIKTOK

AI-generated Elon Musk, promising $8,000 in Bitcoin to anyone who signs up.

The catch

Sign up. Fake $8,000 appears. To withdraw it, you have to deposit $300–500 first. That money vanishes.

Thousands

of users protected in the first days alone

WHERE THEY WERE

- United Kingdom
- France
- Italy
- Spain
- Poland
- United States
- Brazil

When scammers come back for the same victim

The second scam targets the first scam’s victim.

On purpose. Using ads.

THE PITCH THE VICTIM SEES

A sponsored post on Instagram or Facebook:

“We recover funds for scam victims. Confidential. Experienced team.”

The site looks professional:

- Testimonials from ‘recovered’ clients
- A ‘founder’ who claims partnerships with Visa and Mastercard
- Impressive numbers, no verifiable detail

WHAT’S ACTUALLY HAPPENING

It’s another scam. Often the same networks that ran the first one.

The targeting is the weapon:

- Ad platforms let scammers target by age
- By interests, by signs of past vulnerability
- Victims get marked ‘likely to be hurt again’
- **… and sold to the next scammer**

— THE PATTERN

Three things changed. All three started around 2022.

01

The production cost of a convincing scam collapsed.

Deepfake voices, fake sites that look professional, convincing testimonials, cloned product listings. All cheap. All available to anyone.

02

The ad platforms let scammers target vulnerability by the person.

The same system that helps a small business reach the right customer lets a criminal reach the right victim, including people who have already been hurt.

03

The signals your gut used to use stopped working.

Bad grammar, odd logo, wrong voice. All gone. The AI doesn’t make scams smarter, it makes them feel correct.

— THE NUMBER

$442 billion

lost to scams worldwide in the last 12 months.

46,000 adults · 42 countries · seven in ten saw a scam · one in four lost money

Global Anti-Scam Alliance, Global State of Scams Report 2025

— THE REAL CHANGE

A scam used to feel wrong.

Now it feels right.

The AI doesn’t make scams smarter. It makes them feel correct and the human defense system, the gut that says ‘this is off,’ no longer fires.

Human is now the Attack Surface

Whether it's business accounts, social media, data brokers or data breach…
Our exposed personal data leads to scams and fraud



Nobody owns this problem

Ask a scam victim who they should have called.

They won’t know. That’s the whole problem.

THE PLATFORM	THE BANK	THE POLICE	THE GOVERNMENT
“We’re a messaging app, not a bank.”	*“You authorised the transfer.”*	*“Civil matter. Or international. Or below threshold.”*	*An awareness campaign.*

36% of people who didn’t report a scam said they didn’t know who to report it to.

You might already live in that gap. You’re the ones who hear from the person after they’ve been hurt.

And one more fear worth naming

The AI you set up for yourself can also go wrong.

SCENARIO 1 · THE $1,200 MISTAKE

You set up an AI to handle your weekly grocery order.

It works fine for a month.

Then one day it reorders the same expensive thing fifteen times in a row.

By the time you notice, $1,200 is gone.

SCENARIO 2 · THE AGENT THAT OVERSTEPPED

You set up an AI homework helper for your 12-year-old.

Simple: check math problems, explain concepts.

Then your kid figures out the phrasing that gets it to do more.

Suddenly it has access to the family's financial apps.

You set it up to do one thing. It's doing something else. And nobody can tell you who's responsible.

Let’s talk about AI Safety…

01

“Security built in” has failed before. It will fail here if nobody checks.

Operating systems, browsers, mobile app stores, social networks, each one claimed security was handled. Independent measurement always found the gap. The gap was where people got hurt.

02

Vendor claims about AI safety can’t be verified yet.

No industry standard, no agreed test, no neutral grader. Every AI tool today runs on “trust us.” That isn’t a safety story. It’s a marketing story.

03

In September 2026, Gen initiated the first standard. We asked to be measured first.

Through AMTSO, the independent testing-standards body. When the first evaluations run, Gen’s AI products are on the list. The shape of the trust charities should demand from any vendor.

What we've built. And one thing we haven't.

SCAM PROTECTION

- Catches malicious links and fake sellers in real time.
- Across email, web and messages.
- The thing most of your donors are being targeted by right now.

DEEPFAKE PROTECTION

- On Windows PCs, detects AI-generated video and audio while someone is watching.
- Rolling out country by country.
- Works on the volume attacks, not a deepfake made specifically for you.

Safe AI CHAT

- A chat assistant that keeps the conversation on your device.
- Not in someone else's cloud. Not in a training set.
- For medical results, leases, family problems — the honest option.

AI (AGENT) PROTECTION

- Checks risky commands and file changes before an AI tool runs them.
- The thing the AMTSO standard I just mentioned is designed to test.
- The only consumer-grade version of this we're aware of.

The honest limit

We don't yet protect you well on a phone when you're using someone else's AI app. Phones are closed. Apple and Google decide what runs inside them. We're working on this.

What I’d like to try with you

ONE · EASIEST

1

Free protection for the people you serve.

If you work with elderly or vulnerable populations, Norton Genie is available at no extra cost – try it out!

TWO

2

Fraud training built around real scams, not generic awareness.

We see millions of attacks a day. A monthly briefing for your frontline staff on what’s actually happening: the current voice clone script, the current donation redirect scam, the current fake HMRC notice. Specific, timely, drawn from live data.

THREE · HARDEST

3

A partnership on something we can’t do alone.

We protect the device. You reach the person. A scam-aware helpline, a shared reporting pipeline, a joint response when a scam hits a vulnerable community. I’d like to find one and try it.

The real AI story isn’t the robots.

It’s the people on the other end of a convincing phone call.

Thank you. Let’s take questions.