PITCHIT FINTECH STARTUPS PODCAST NO. 17-ERIC LEVINE

Welcome to PitchIt, the fintech startups podcast, one founder, one startup, one investor at a time. I'm your host, Todd Anderson, Chief Product Officer, LendIt Fintech.

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Todd Anderson: In Episode 18, I talk with Eric Levine of Berbix. This was a special live episode just to give you, the listeners, a little bit of understanding, we recorded it in front of a live virtual audience so you might hear some things about audience Q&A and remarks like that and so that's why. You know, Berbix, instantly and accurately validate photo IDs, drivers' licenses and passports and I think when thinking of the two words, instantly and accurately, instantly really is the key word there. They do it in real-time and they help ensure that the user experience is smooth and doesn't cause someone to restart after filling out a certain amount of information and finally, getting to the point of uploading photos, they do this in real-time.

If there's an issue with the ID, if there's an issue with a photo, they can go ahead and capture that right away so the user doesn't get lost in filling out other things and they can troubleshoot that issue right upfront. Eric and I discuss how this last 18 months has impacted fraud, the complicated nature of IDs not only from different states, but different countries, synthetic identity fraud and that growing problem, raising capital and a whole lot more. I hope you enjoy the show.

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Todd: Welcome to the podcast, Eric, how are you?

Eric Levine: I'm doing well, how about yourself?

Todd: Doing well. So, I'd like to start off, you know, this episode with just some professional background if you can give the audience, you know, a little bit of an understanding, where were you before Berbix and then what brought you to Berbix.

Eric: You know, I started my career at Google back in 2010 after I graduated college as an engineer. Got my start there and was there for about two years prior to leaving to join Airbnb which is really part of the key founding story of Berbix itself. Now, the story of Berbix actually starts quite a bit earlier than 2018, my Co-Founder, Steve and I, joined Airbnb back in 2012 and we ended up on the Trust & Safety team there.

At that time, it was one of the areas of the business that really needed the most help and so we got onboard, pushed it forward. The Trust & Safety team's mandate was quite extensive, to stop all bad things from happening on the Airbnb platform which included …..these are typical fraud vectors that you would expect like charge-back risk, account takeover, typical areas that people think of when it

comes to online fraud, but also included risks that are unique to a platform whose primary experience was offline like property damage or theft.

And so, we're quite diligent about trying every possible mitigation strategy under the sun to find the right tools to accomplish this and what we found was that identity verification, in particular, government-issued ID verification was one of the key tools in our tool belt to address the fraud. We used it as an interim not only to deter folks that we suspected of being fraudulent, but also to create more confidence when we didn't have enough data and ended up being a very effective mechanism to deter fraudsters.

And so, Steve and I, we were both there for about five years apiece and we used every ID verification vendor under the sun and found ourselves consistently being over-promised to and under-delivered to. Steve and I, we left in 2017, got back together in early 2018 and found that not much had actually changed in the identity verification space so we founded Berbix to address a lot of the problems that we saw by optimizing for not just the user experience, but the customer experience as well.

Todd: Now, did you always have, I guess, a bug to be a founder, was it something that eventually you would get to even though you were working at Google and Airbnb or was it kind of this problem just presented itself and oh, alright, this could be something that we could spin out maybe into our own company?

Eric: Definitely, the former. It was something where both Steve and I, while we were at Airbnb, talked extensively about our aspirations to be entrepreneurs. In fact, when I joined Airbnb, my intent was to be there for a year to find out how small companies worked. At that time, there were just about 100 people at the company and I thought, hey, here's a great opportunity to see how they get a company off the ground so that I can do that myself.

Fast forward five years, I finally leave because who gets off of a rocket ship like that, it was a wild ride, a great experience, but, ultimately, I wanted to scratch that itch, starting my own company and I had cut my teeth really in the identity verification space during my time at Airbnb and found that there was just massive opportunity to really transform the way that we do government-issued ID verification online.

Todd: So, before we jump into what Berbix offers, where did the name Berbix come from?

Eric: We get this question a lot (laughs), as you can imagine, yeah, it's a funny story. So, we knew we wanted to have a dot com domain and so, as you can imagine, we tried every set of clever identity oriented words under the sun and every variation therein, but they're all registered oftentimes by domain squatters so rather than going down that path, we decided to try to find a nonsense word, something that didn't already have meaning behind it and to infuse it by building an exceptional company and a product around it.

And so, we wanted something short, pronounceable, with a dot com available and so our strategy was to take a Latin dictionary and run it through WHOIS which is the service that you check to see if a domain is available and found that Berbix was the shortest, most pronounceable name available and it turns out that it means sheep in Latin.

Todd: Interesting. I thought it maybe was a combination of two things so I had no sense that it could be in terms of the process you described. So, for the listeners and those that are on the live session, what does the Berbix product set look like and then who are your core customers?

Eric: So, Berbix is an identity verification solution for building trusted online relationships by instantly and accurately validating the user's identity. You know, instantly and accurately are some of the key points here, these were two of the major pain points that we had when working with ID verification vendors during our time at Airbnb. It's hard to overstate the number of issues we faced because of vendors that we worked with that could not deliver on these two needs, instant and accuracy. Without instant verification, the amount of engineering infrastructure you have to build to handle results is…..it's a hefty investment and this is often due to the manual human reviews by the verification writers which can be backlogged by days or even weeks as we've seen during crypto spikes in the last couple of years. Furthermore, even a delay of 15 seconds can cause significant friction for end-users who've been trained to desire instant gratification.

Then on the flip side, without accuracy you can't trust the results that are coming back from your verification vendor. We've seen cases where customers review 100% of verifications coming back from other vendors because of that lack of trust and in those cases now you have two humans in the loop for a single verification, it's wild. Meanwhile, at Berbix we strive to achieve a positive return on investment for our customers and I love to talk about how we think about that, but there are basically two dimensions that you need to optimize. The first one is conversion and the other is fraud detection and so how we do this is key.

We do work while the user is actually going through the flow and that key ability enables us to have instant results because by the time the user has fully submitted all the images, we've already finished processing and we can provide a result as soon as the user is done. This technique also enables us to know instantly whether the image that the user uploaded would be of sufficient quality for a successful verification. And so, we can actually stop the user in that moment and coach them to provide the right image at the right time and I'd like to stress this particular point, 90% of the battle of performing digital document verification is having the right images.

Often, identity verification prior to….wait until all the images have been collected to start processing and this creates massive user experience challenges because let's say, they collect the front and the back of an ID and they process those at the end of the actual flow and the front of the images are too low quality, they have to start over from the beginning, right. It's a very frustrating experience for those users whereas ours is instant. We've invested a lot of time in the feed of our actual technical infrastructure and so if the image quality is too low, we can re-prompt them right there and then to try again ensuring that they don't have the context to switch back and forth. This ends up being a huge

user experience in conversion improvement and a big part of the reason why we're able to deliver those instant and accurate results to our customers.

Todd: So, we've heard through the pandemic that there's been this huge, not only heard, but we've seen it in terms of influx of new customers going online for products, whether it's financial products, e-commerce products, all sorts of products with lockdowns happening all over the world, digital was the only game in town. And so, what has the last 18 months taught you guys about fraud and was there anything that, you know, I guess jumped off the chart and said, wow, this was a huge trend that happened due to this huge influx of new customers.

Eric: Obviously, we've learned a lot about fraud over the last nine years, since starting at Airbnb, but the last 18 months have been a complete sea change when it comes to online business sources, as you can imagine. Any sort of in-person processes that would have happened prior to the pandemic have moved online. And so, we've seen a massive spike in synthetic fraud across the ecosystem and in particular, people leveraging the leaked identity data on the dark web from the breaches like the Equifax breach has created a massive opportunity for fraudsters.

On the flip side, we also have this massive demand for identity verification. So, we've actually seen a pretty significant uptake on the number of fake ID documents across our customer base and not just in the verticals that you would expect a higher propensity of fake IDs like age-restricted goods. And so, as a result, we're seeing a continued arms race to stay ahead of the fake ID manufacturers and we've managed to stay at the forefront, but it's an ever-changing battleground landscape and it increases the need to find ID vendors who are able to adapt and be nimble to an ever-changing landscape.

Todd: What are some of the biggest challenges that customers come to you with and have those challenges changed due to the last 18 months?

Eric: The challenges that our customers face are usually one of a small set of different areas. One would be compliance, they need to check an ID in order to ensure that someone is above a certain age or for KYC purposes or they're doing some sort of fraud deterrence or they're just trying to build trust in like a two-sided marketplace. And so, what we found is that there are different types of customers to one dimension where either they are not doing IDV today or they are doing IDV today, but they're doing it manually or they're using one of the legacy providers.

In each of these cases, they come to Berbix with one particular need in mind which is that ID verification is impacting their bottom line, either because they're not able to do business because they're not doing IDV today or because the existing vendors that they're working with are not delivering the results that they need. And so, we found that that's been like one of the key challenges for us is to make sure that we're able to accurately and confidently convey to our customers the type of return on investment they can get by working with a vendor like Berbix. And so, we've seen significant number of customers who are trying to find those type of improvements and working with us to really calculate what that return on investment is.

Todd: You mentioned the quality of the photos when you're talking about the product set you guys offer, you know, here in the US you have states that have all different types of IDs. You know, New York is different from California, from Texas to Tennessee, wherever it might be, around the world it even gets more complicated, A) how many countries are you guys in and then B) how do you deal with the different levels of quality through an ID and the varying types of pictures that you might be getting?

Eric: To answer the first question, we have industry standard coverage worldwide. We have invested heavily to have a step function better service, not only in the US and Canada where the majority of our customers are, but also with passports and other documents that have machine-readable components. And so, to talk a little bit about the distinction between these different types of documents, I think you actually touched on some really key salient points.

For example, my California driver's license, it has a certain amount of information on it that I think we're all probably familiar with, it has a picture of myself, it has my name, date of birth, ID number expiry date, etc., but what people often don't realize is that on a given ID there is actually often many different types of machine-readable components that are also available on those documents. That ends up being a pretty substantial difference from document type to document type.

For example, on my California driver's license there is a 2-D bar code that contains a lot of really rich information, there's also a 1-D bar code and there's also a mag stripe so that so you can swipe it through those magnetic readers. Now, contrast that to a UK driver's license which actually has no machine-readable components at all whatsoever, where, you know, you're basically just left with the human readable component that are on the front of the ID which does make, during identity verification, more challenging when you're doing it in a sort of digital machine-led context.

Now, even within the United States, one thing that you mentioned is like New York, if you look at a New York driver's license the photo is actually in gray scale versus in California where it is in color. So, that creates different types of challenges as it relates to making sure that the person who is depicted on that ID is the same person who is going through the verification flow. And so, you need to be very adaptive and thoughtful about the different processes that you put in place to make sure that you're not unfairly penalizing people with, for example, a New York ID because the fidelity of the image might be lower due to the amount of data in there.

Todd: Yeah. What are, let's say, maybe the top three lessons that you learned when you were at Airbnb about, you know, ID verification fraud, user experience because, obviously, especially fintech firms and probably some other people on this call right now, always battle with catching bad people, but at the same time reducing friction and having a great user experience. So, what are some of those lessons that you had at Airbnb and how do you balance those, just more generally?

Eric: You know, I draw upon my experience at Airbnb, I feel like there's one insight that we had that I think can be pretty broadly applicable, no matter what type of industry you're in. That is specifically

really understanding the fraudsters that you're dealing with and in this case there are different types of fraudsters. I think a lot of people think fraud is fraud is fraud, it's all the same. But, that's not true.

Todd: Especially today.

Eric: Yes, exactly. One of the dimensions that we tried to delineate this was through the intent of the actual fraudster and so, everyone knows about malicious bad actors, malicious fraudsters, they come to your platform to actually defraud you to cause harm. When you think about a fraudster, these are them, but that's not the only type. You also have opportunistic bad actors, right, people who, in the moment, see an opportunity to leverage some vulnerability or something to extract value for themselves and then you have accidental bad actors. They do something that they don't even realize is wrong, right, they cause harm in some way that is unbeknownst to them.

I think one of the key lessons that we had is that you really need to think about the different types of bad actors in the ways that you mitigate them separately, right, it's not a one-size-fits-all. And so, for example, with an accidental bad actor it's not about stopping them per se, it's about educating them, telling them, hey, this is what's expected of you on this platform versus an opportunistic bad actor, you really want to make sure that they feel like they have something to lose by behaving badly in the moment, right, and like having a government-issued photo ID on record for them, at least create a sense of, hey, there's skin in the game, my real identity is tied to this, it's not just me hiding behind the anonymity of the Internet.

And then, of course, your malicious bad actors who you throw all your machine learning against, you know, roll out the models, you use all of the different vectors that you can to try to stop them from causing harm, but, at the end of the day, at least in the malicious case, the vast majority of these bad actors are motivated by one thing, money, right. They are trying to get money out of the system and so you don't necessarily need to stop it, right, what you need to do is you need to drive their ROI to negative, right. You're going to make it such that defrauding you is like not the right investment of their time and energy.

So, right, exactly, and so the different protections that you can put in place just to slow them down to stop them and make it so it's harder to extract value from your platform. All these things will drive them, frankly, to another platform where it's a little easier to defraud and get the value out of there. So, to summarize, it's really about understanding the fraud patterns that you've seen and understanding what are the right mitigations that you can put in place to stop all these different types of bad actors that's not truly one-size-fits-all.

Todd: What about rewarding good customers? I think all the times that we talk or at least most of the time that we talk about fraud, it's through the length of stopping bad actors or catching bad actors. When someone is using your product, how do you reward someone who has proven to be consistent, quality, not fraudulent, not even accidentally fraudulent, that they've just been a good customer. Are there ways to, you know, encourage and re-encourage this behavior because, I don't know, reducing friction, what are some of the ways that we can, you know, reward this good behavior?

Eric: I think it's important to build the life user experiences, right, people get excited about that even if it's a little bit of delight in a product user experience. I think that that's the way you really reward those good users, but I think certainly……

Todd: The reason why Robinhood, when you do something, they throw like confetti at you or something in the app is because a little thing delights you.

Eric: That's right, yeah, we use Asana and anytime you click a task done, it like shoots confetti, I think there's even like a unicorn that jumps across the street. It's a little cartoonish, but it works, it gives a sense of accomplishment. But, I think as it relates to ID verification, I think the most important thing is getting out of the users' way, right. Nobody comes to a platform or a product with the intent to verify their identity, they come to the platform to do whatever they are trying to do, right, whether it's rent a car or open a bank account, open a credit card, right.

And so, the more you can do to give a delightful experience to the user who's going through the verification process and then get out of the way, that's I think the best reward that you can provide to an end-user in those moments, it's just letting them get back on to their day, accomplish what they're trying to accomplish and blend into the background.

Todd: Synthetic identity fraud has been getting more and more play recently, there's been a lot of talk about it in fintech, in banking. How is this type of fraud evolving, is it more complicated than maybe some of the other types of fraud, what are you guys seeing in terms of the synthetic identity fraud problem?

Eric: A really important challenge that we are continuing to face, it's a huge problem today. I think I called it out earlier, but I think that this is only going to be getting worse, right. Over half of Americans have had their data compromised in some of the major data leaks in the last several years and we're not seeing the end of security vulnerabilities surfacing recently and so we're not going to see the end of those data leaks either. And so, what this means is that a lot of the traditional ways of verifying someone's identity by performing database checks like a SSN Trace or the sort of knowledge-based authentication where you get those questions like what was the make of the car that you bought in 2015, they're just not going to cut it, right, all these data is out there.

And so, this is a massive problem and it's one that I don't think we'd actually fully grasped, the long term implications of it. And so, combine that with the increasing need to go digital in the face of a pandemic that doesn't seem to want to go away means that the exposure to data fraud is also not going to go away and so, there is a need for new tools to fight that type of fraud. So, throw these in, of course, with the ease with which one can acquire a fake ID on the dark web these days, it's really important that if you're going to turn to a solution like document verification that you can actually detect fake IDs.

This is like really important and one in which I don't think that majority of the vendors out there today are doing a good enough job. We had an AB test against one of the traditional ID verification vendors and found that we were catching factors more fake IDs than they were which is a little scary to come to grips with, but one in which I think companies are going to need to be able to stay ahead of this as the landscape continues to evolve.

Todd: That leads nicely into my next question which is, if you're looking into the future in your crystal bowl, what does the fraud problem look like say in five years/ten years and, frankly, where are we today in terms of are we winning, losing?

Eric: I really don't want to be a broken record here and repeat myself too much, but I really do think that the synthetic fraud problem is going to be a key growing concern.

Todd: So, you'd say in terms of fraud, synthetic is unsure right now. Other types of more simplistic fraud we're probably winning, but that we haven't truly figured out yet.

Eric: I don't think we've seen how deep the rabbit hole goes, when it comes to the synthetic fraud problem and that we are going to need to continue to build new tools. This isn't our choice, at the end of the day, right, that's fundamentally what it is and I don't think we are going to see the end of this arms race anytime soon. And, I think, to answer your question about are we winning or are we losing, I think the increased prevalence of fraud online is evidence that there is money to be made, right, that's it's going to continue to be a massive other to people who are trying to find ways to beat the system. So, I don't think we're winning right now, but I think that it will be a constant game of tug-of-war to try to stay on top of the challenges ahead.

Todd: I want to shift a little bit. So, how big is the team right now? We were talking before we went live here, in terms of remote, hybrid, what is the future for you guys and how has the last 18 months…how has it impacted the team?

Eric: Our state in February of 2020 was that we were 100% in-office, our offices here in San Francisco, the entire team would come in and we were eight people at that time. And so, things have changed a lot since then, we raised our Series A fundraising round, we went fully remote, of course, because of the pandemic and we've grown the team to 30 people and so, it's been a pretty massive change. The company today is, I wouldn't say unrecognizable, but there are a lot of changes and it's really forced us to change the way we work together.

We've had to shift a lot more of the work, of course, into digital settings, do more work in writing whereas before, we may have had more meetings in-person and now, as we sort of think about the future, we actually had office re-opening plans that were, of course, postponed due to the Delta variant that has been continuing to pull it's grip on society into this pandemic. So, we are still evaluating what our options are in terms of the office re-opening long term, but with the expectation that we are going to be in a hybrid model in the future so that we are going to have some number of people who are already located here in the Bay Area have an office available to them to come in, but it's not going to

be required for the folks that we've hired in the interim to move to San Francisco in order to be in office. So, you know, we are trying to be hopeful and trying to make sure that we can, you know, have the best of both worlds, right. We want to be able to attract talent no matter where it is, but also to be able to provide a space for people to collaborate in the ways that they want to, in-person or remotely.

Todd: Have we reached the point where people are as efficient in a remote setting as they were in an office, or more efficient?

Eric: You know, I think it really depends on an intersection of many different things. There's personality type, there is company, there's tools, you know, I feel very fortunate that the team here at Berbix, we've been able to distribute very effectively such that there wasn't really a major interruption in the way that we did business. Of course, this is a great business to be in when it comes to being in a pandemic because of the increased need for doing digital identity verification, the fact that these in-person interactions can't really happen in-person anymore.

But, on the flip side, obviously, there had been serious, serious challenges, serious headwinds as well, you know, we've seen many of our customers contract or go out of business as a result of the pandemic. I think it takes a toll on all of us mentally and emotionally to live in the circumstances that we're living in, especially where it feels like the ends in sight get further and further out as time goes on.

Todd: What is the biggest detriment and benefit that you've seen the last 18 months on your business, obviously.

Eric: So, benefit, of course, I have alluded to it a moment ago, but there is this increasing need to be able to do the things remotely that we used to be able to do in person, right. You know, the example that I'd like to point to is, you know, you go into a corner store and you buy a bottle of wine, the cashier may ask to check your ID and so it's such a commonplace interaction, right, pulling out your ID, handing it to the cashier, having them check it, handed back to you and then you're on your way. There has needed to be a digital equivalent to that for a long time. I'd say that the pandemic has really just accelerated the trends that we've been seeing for years prior to that, but accelerated it by a decade or more, right.

So, that's been a tailwind for us, right, we've seen a lot of business and a lot of novel businesses that we never expected to be able to service that arose during the pandemic. On the flip side, there are these serious headwinds, right, there are companies that are not able to survive in a pandemic environment or where their businesses have significantly retracted from where they expected them to be. And so, it is a mix, it's a mixed bag, I can't say that it has been all bad, but it certainly hasn't been all good either.

Todd: Do you think or maybe how long do you think we're away from the idea of potential digital identities and what that might mean for you guys and I guess is there a promising area to the space right now of digital identities?

Eric: Absolutely. I mean, we're already seeing some of these. There are several states that have been piloting digital identity documents that exist purely on your phone and then, of course, you can't ignore Apple. The released, of course, in one of their most recent conferences, they talked about being able to add your ID to your Apple Wallet in a way that you can actually go through a TSA checkpoint with that digital identity.

There is a massive change that is going on right now as it relates to digital identity and this is an area that we are, of course, staying very abreast of and on top of given that this is very relevant to our business. But, what I think we'll see is…I overuse this with the team, but I may say here because you haven't heard this before, but you know what a whale fall is?

Todd: Whale fall, no.

Eric: Yeah, so when a whale dies in the ocean, very sad event, it sinks to the bottom of the ocean and starts to decompose and what it ends up creating is an entire ecosystem around it, like all these sea creatures will live in the whale carcass, create its home, sorry this is a little graphic and gross, but I think that's like what we're going to see as it relates to digital identity. It's like this entire ecosystem of companies that are going to either spring up or that already exist that are going to take advantage of the changes that we see as it relates to digital identity, whether it's through like Apple Services or whether it's through the actual government direct services to digitize identity.

Todd: You mentioned it a couple of minutes ago about raising a round last year, fintech is obviously, arguably the hottest market out there. There is this implied raising money is easy, but clearly, it's not. How was investor appetite for you guys and secondly, any advice to offer to other founders who might be going through a fundraise right now or might be thinking about it.

Eric: So, our experience is a really interesting one because we basically started the fundraising process right as the pandemic was really setting in and so it made for certain types of challenges, but also made for certain benefits. So, for example, as it relates to the challenges, you know, it's really nice to be able to meet people face-to-face, right, be able to shake their hand and get to know them in that very in-person context, however, that obviously was not possible. So, we were on, I can't tell you how many Zoom meetings we were off, it was constant.

On the flip side, we didn't have to drive down to Menlo Park which was nice with the exception of one drive down there, but, you know, if I can provide any advice to people who are thinking about fundraising, I think that there is a couple of bits. One is, this is impressed upon us while we were going through Y Combinator which we went through in the summer of 2018, is around being responsible about fundraising, right. Just because you can raise a massive round doesn't necessarily mean that you should and you may be creating a situation for yourself where there are going to be expectations on you that are going to be very challenging to achieve.

So, I would not just grab the first opportunity or the highest valuation necessarily, I would really want to think about where are we going and how do we actually live up to the promises that we're setting for ourselves and for our investors. The other piece of advice is, I think choosing the right investors in very important. We've been very fortunate that two primary investors that we've worked with during our seed round and then during our Series A, the Initialized Capital folks, Garry Tan, in particular, led our seed round which, you know, he's been an immense resource for us. But then, for our Series A, Patrick Salyer at Mayfield has just been very, very helpful every step of the way and I can't say enough good things about both of those firms. So, I would say raise responsibly and find the right partners to work with.

Todd: So, we have just a few minutes left, I'd like to end with some fun. So, first fun question is do you have a favorite book and then the last book that you read. If you're not a big reader, you have another format that you get information from that you want to share.

Eric: So, my favorite book, I really like "Love in the Time of Cholera." it was given to me by my brother and it just holds a very special place in my heart and it's one of those books that I always go back to time and time again. But, the most recent book, I have to admit I haven't been reading a lot of books in paper form these days, I've been doing a lot of audio books, my most recent book was "Children of Dune" so, of course, the new Dune movie is coming out soon, I'm not sure when it's coming out, but I was a huge Dune fan growing up so I've been re-reading or re-listening to the Dune series to get excited about it, big sci-fi fan so I'm very excited about that movie.

Todd: Do you have favorite sports and sports teams that you root for.

Eric: So, I was a high school wrestler growing up. I can't say that I'm a huge fan of wrestling these days, it's not one of the sports that I really clung to (laughs) since I graduated high school. But, one sport that I have picked up, at least in the last 12 months, actually during the pandemic, my wife and I, we lived in Oregon with her father for about eight months and he is very into trap shooting so it's like clay pigeons, it's this shooting so picked up that and did quite a lot of that to bond with my father-in-law over the course of the pandemic. So, that's a sport that I've gotten into recently that I have gotten a lot of enjoyment out of.

And then, in terms of reading for sports, I like watching pretty much any sport, I watch the Olympics, but this is such a boring answer, but baseball, of course. I love watching baseball, but it's been a while since I've been able to follow it very closely, but the Angels were my team. I grew up in Southern California and was very much on the bandwagon for their 2002 World Series win so that's my answer there. (laughs)

Todd: And then last question, biggest inspiration in life?

Eric: That's a meaty question, but for me, I've drawn a lot of inspiration from my brothers. I'm the youngest of four brothers and each of my brothers is just an impressive specimen in their own very

distinct ways and it's been a life long challenge to live in their shadows. They each are such great people and I find myself constantly trying to live up to the expectations that I put for myself based on the example that they've set for me so I'm very grateful to have had them in my life. One of them, in particular, like taught me programming when I was in middle school and just set my entire trajectory and I'm just eternally grateful to them for the example that they've set for me.

Todd: Well, I'm three out of four, in terms of brothers, I have a younger, but two older so I'm one of four as well.

Eric: Oh, I am sure that there is just as much chaos in your home growing up as there was in mine. (laughs)

Todd: Oh, yeah. And with that, we're going to have to end it there in terms of the podcast. So, Eric, thank you very much for joining us. Audience, thank you for watching and listening and we'll see you soon. Eric, best of luck to you and Berbix in the future.

Eric: Thank you so much for having me, Todd, it was a pleasure.

(music)

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(music)