

MULTI-FACTOR STRONG CUSTOMER AUTHENTICATION

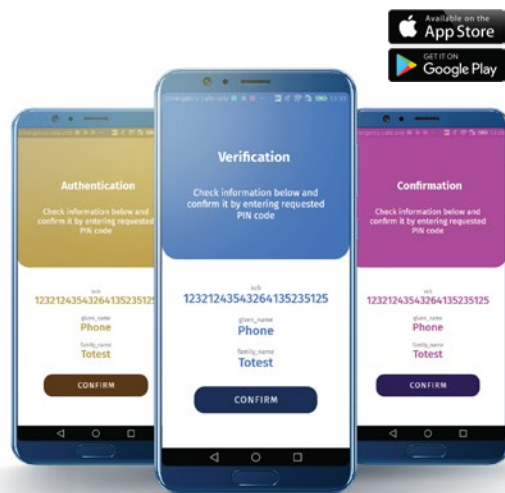
for Banking and Finance

COMPETITIVE SECURE COMPLIANT



WHAT IS SECURE MOBILE-ID SOLUTION

Secure Mobile-ID is future-enabling Strong Customer Authentication (SCA) Solution for electronic identity to utilize all possible advantage of Mobile technology and to transform banking from existing Legacy platform towards new Digital reality.



Towards digital economy

Ensure digital-ready platform ahead of competitors

Know Your Customer and be compliant

Implement future-ready innovation

Join large-scale digital transformation eGovernment projects

New digital reality brings new challenges

For customers

Real-time

Customers expect real-time instant access to services

Self service

Mobile technology and easy-touch become more crucial

Moving of customer trust

Social network opinion prevails over corporate messages

Cybercrime intensity

Rises along with the increase of e-service amount

More channels are available for the same transactions

For banks

Digital banking requires even Stronger Customer Authentication

Easy-take yet secure approach means competitiveness

Mobile world calls for new Know Your Customer assurance

Channel-independency and interoperability becomes a crucial competitive advantage

Must-have component for successful transformation from Legacy to Digital banking

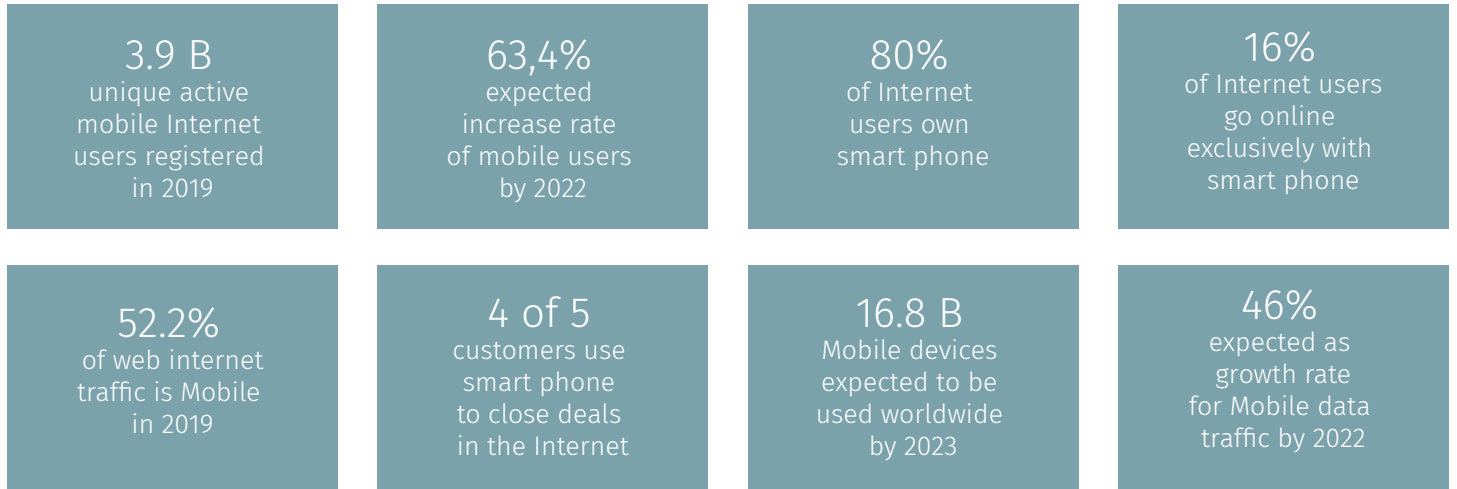
Strong Customer Authentication is a new requirement for banking and financial services to make digital payments and online services more secure.

An important element of Secure Mobile-ID Solution is two-factor authentication based on the use of two or more elements categorized as something the customer.

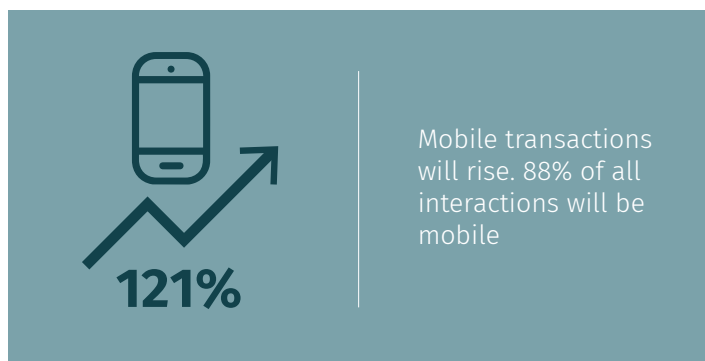
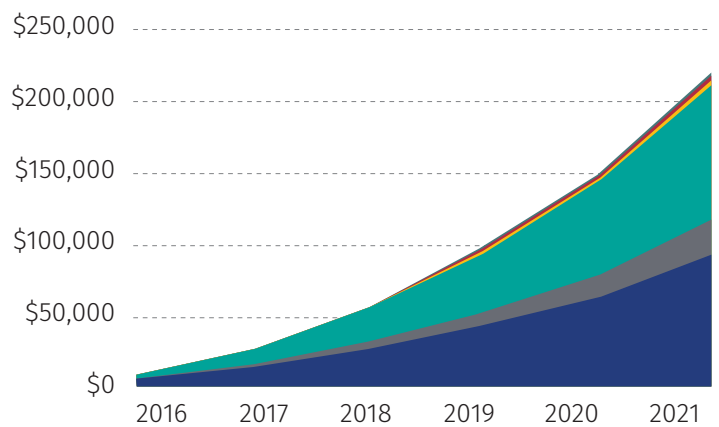
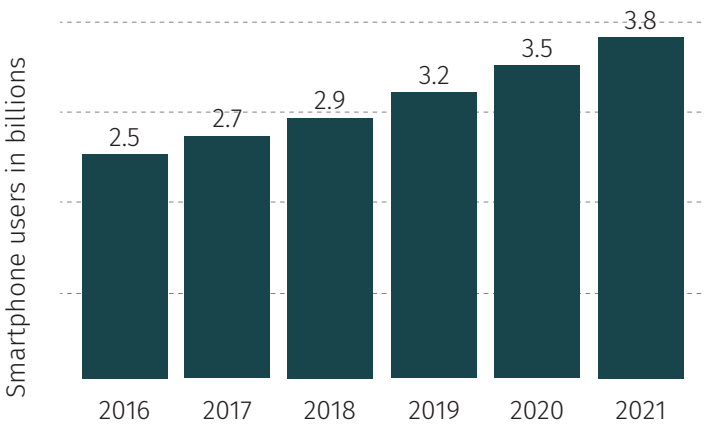
KNOWS– PIN
HAS - Mobile device
IS – Biometrics



Why Mobile?



Number of smartphone users



Value of biometrically verified smartphone payment transactions, in millions

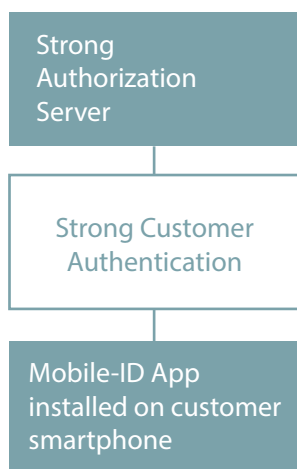
- North America
- Western Europe
- Far East & China
- Latin America
- Central & East Europe
- Indian Subcontinent
- Africa
- Middle East

Disadvantage of present authentication means

- **Frustrating for customers**
USB tokens, PIN calculators, CODE cards to carry with
- **Costly for banks**
Infrastructure, renewals, time-consuming
- **Questionable security**
Poor protection from loss, hacks, clones and unauthorized access
- **Outdated in modern Mobile world**

Secure Mobile-ID Solution

Components



Benefits



For your customers Secure Mobile-ID means multiple actions in one-screen-touch:

- Easy access to digital bank services
- Convenient and fast digital document signing
- Secure online payments and shopping
- Fast access to eGovernment services

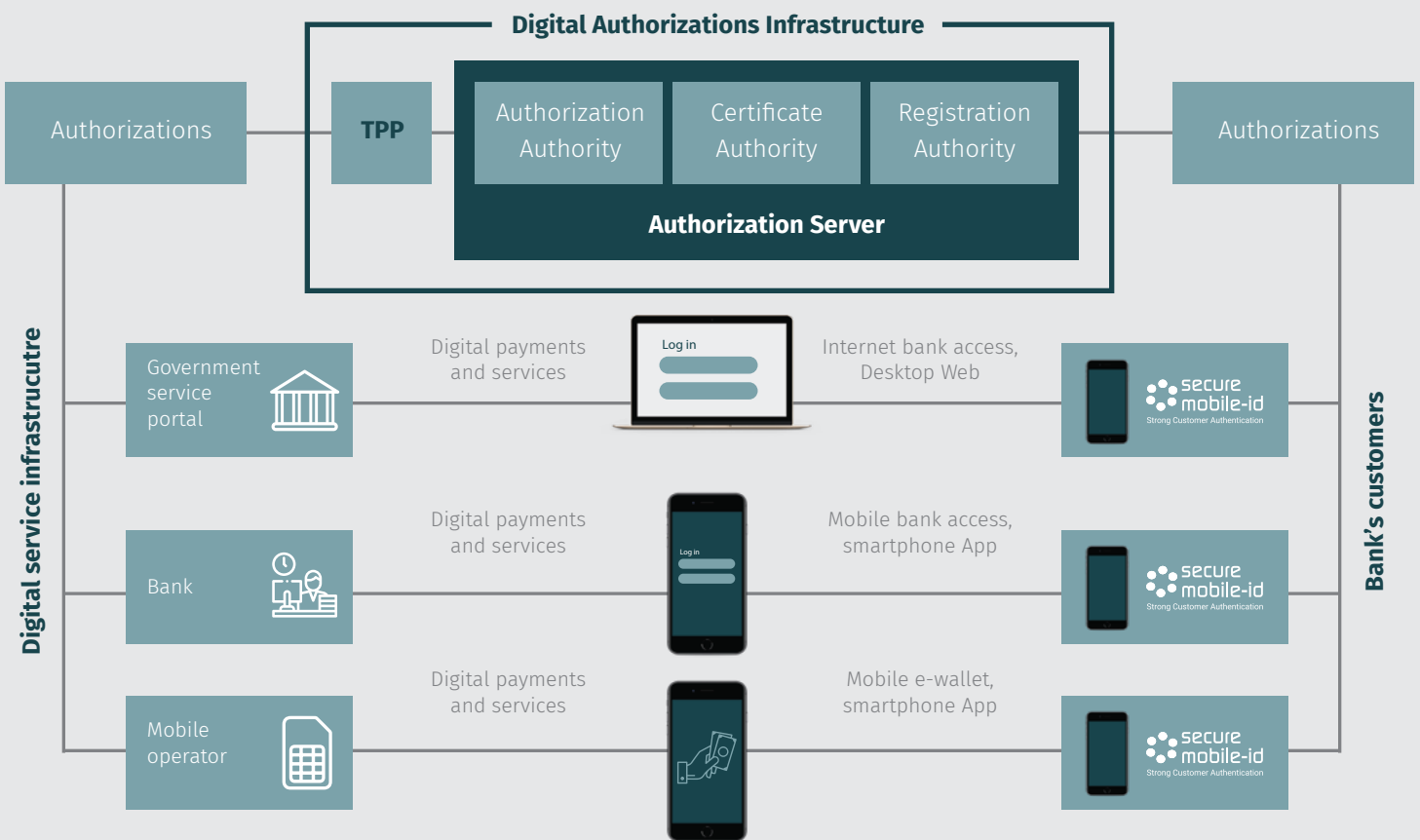
Multiple your customers digital activity with Mobile Secure-ID Solution!

HOW IT WORKS

Secure Mobile-ID Solution supports

- Single institution digital access providing
- Multi-institutional digital access providing
- Independent (outsourced) Strong Customer Authentication providing

Multi-institutional Customer authentication service providing model



HOW IT WORKS FOR CUSTOMER

Super-fast and easy onboarding once

Customer gets registered, identified and linked to Mobile device in trusted environment – either in branch, or digitally. Secure only customer-remembered PIN1, PIN2 and/or Biometric authentication factor are being created

Customer registration in branch

Customer visits bank to onboard with Secure Mobile-ID App downloaded to smartphone. Customer with Secure Mobile-ID authorizes bank to collect KYC-necessary data.



Customer registration digitally



Secure Mobile-ID App can be assigned to smartphone finger-sensor and camera for face recognition.



Authorization each time to access digital services in Application or Web

For digital services

Customer identifies himself digitally only with Secure Mobile-ID and customer-remembered PIN1 (4-digits)



For transaction approval and digital signatures

Customer confirms actions digitally only with Secure Mobile-ID and customer-remembered PIN2 (6-digits)

Customer willing to login into Web portal or Internet bank
Authentication required



Authorization complete

Customer is authorized to access digital services and to make transactions

Secure Mobile-ID server response

Authorization Server receives authentication response, verifies data and sends Authorization response to e-service provider

Authentication request to Secure Mobile-ID server

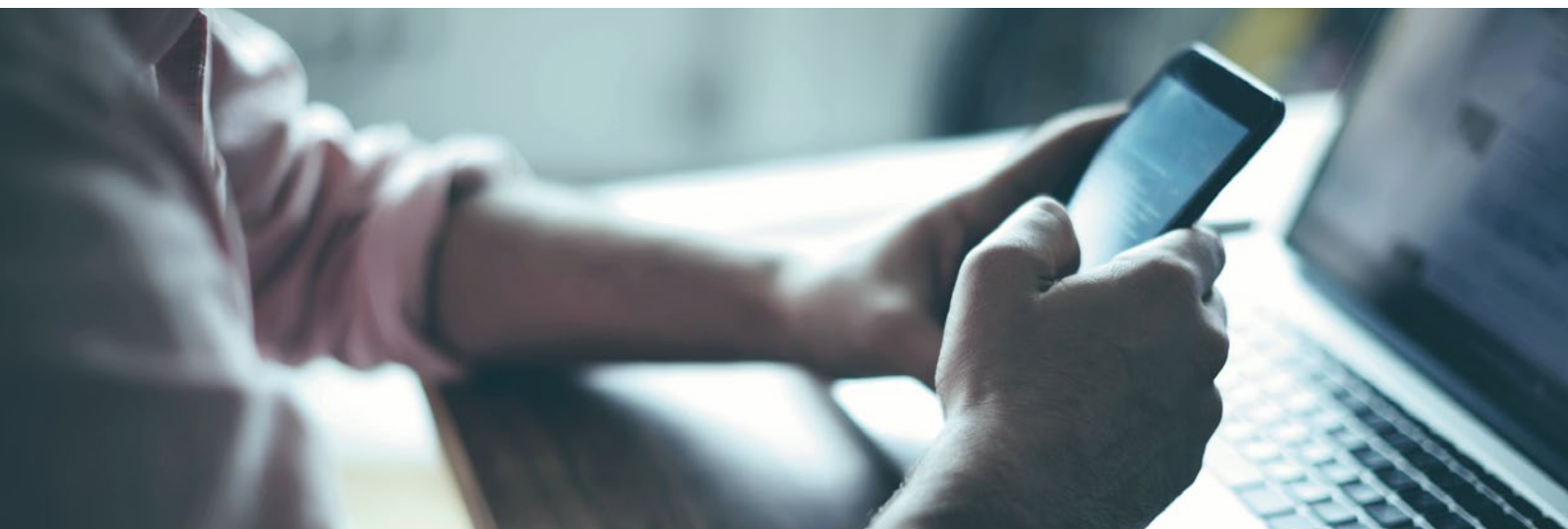
Customer enters his ID and Internet bank sends Authentication Request to Authorization Server.

Secure Mobile-ID Authorization server

Authorization Server receives Authentication Request, verifies data and sends Authentication request to registered Customer smartphone App as seconds factor.

Authorization on Customer smartphone

- Customer smartphone App requests customer to identify himself.
- Customer identifies himself using 4-digit or 6-digit secure PIN or smartphone fingerprint.
- Customer smartphone App responds to Secure Mobile-ID Authorization Server.



What makes it secure?

PKI infrastructure based

Cryptographic digital signature schemes used

Strong clone detection

Transaction security

Antihacking protection

Only-customer-knows-PIN means strong protection against loss and unauthorized access

Enabled for certification

EU-approved level of compliance (eIDAS)

Corresponds to EU Revised Payment Services Directive

Future-ready for being potentially Qualified Electronic Signature Creation Device (QSCD)

Key benefits of Secure Mobile-ID Solution

Unique user experience

Real-time instant access to digital services, easy-take for customers

Strong KYC tool

Enhancing security of real-time payment and transaction platforms

Single solution for multi-purpose authentication

Banking, payments, online shopping, eGovernment

High level of safety

PKI and cryptographic schemes are used

Cost wise

No more special-purpose hardware required to authenticate the customer

Support of all digital signature formats

Including PDF documents and eIDAS corresponding

Adoptable design

Smartphone App is color-styled upon Bank request



Enabling participation in governmental digital economy transformation projects

In the nearest future developing markets will experience Bank eID Solutions to become basic approach for national eID projects that will be managed by governments. Local banks and financial institutions will become main partners of governments in supplying Strong Customer/Citizen Authentication. EU experience is a perfect example!

Identification



Citizens



Trusted databases

- Streamlined remote onboarding

Digital signature



Enterprises



Government

- Remote signing of all documents



Citizens



Government

- Property and vehicle registration deals

- Legal online services

Verification



Travelers



Border control

- Document inspection and validation

- Person verification



Customers



Banking and finance

- Fraud prevention

- Age verification



Citizens



Police and Interior

- Right verification



Patients



Hospitals



Guests



Hotels

Authentication



Customers



Banking and finance

- Access to services

- Confirmation of transactions



Enterprises



Government

- Remote business registration



Citizens



Government

- Online voting and tax management



Tax payers



Government

Make a step into digital future by choosing Secure Mobile-ID!