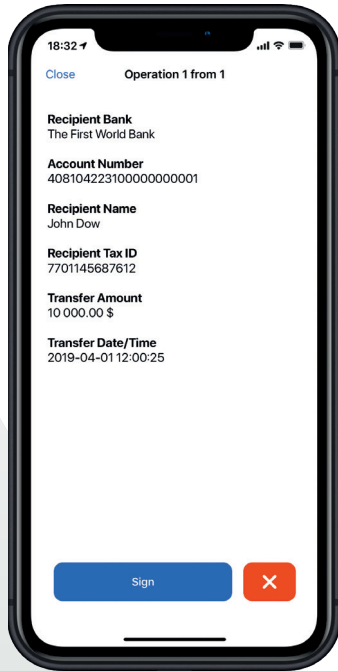


KEY POINTS

Confirm and digitally sign any types of operations on-the-go with PayConfirm:

- No more codes retyping from SMS, PUSH notifications and OTP generators;
- Trusted service based on cryptography;
- No deny of service in roaming and off-line modes;
- Real-time notification right in a smartphone.



High level of security and fraud protection:

- Protection from phishing, social engineering, data switching;
- Device scoring and anomalies detection;
- Device discredit protection;
- SMS interception and SIM swap attack protection.

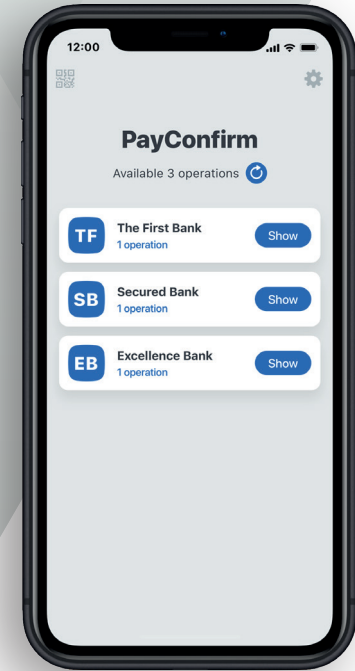
General principles of PayConfirm are premised on the best security practices and customer experience in digital banking and e-document confirmation systems development.

Technology is already used successfully by more than 60 banks.

ABOUT US

Airome Technologies is a Singapore-based developer of cybersecurity solutions for digital banking and e-document management systems. The company provides a secure client-server software to confirm or digitally sign any types of operations, including transactions or e-documents right in a mobile device.

Our mission is to help in developing user-friendly, secure and cost-effective digital banking.



**MOBILE E-SIGNATURE
FOR DIGITAL BANKING
AND E-DOCUMENTS**



**GET IN TOUCH
WITH US**

airome.tech
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AIROME

GENERAL OVERVIEW

PayConfirm is a software platform that performs digital signature in a smartphone to sign any types of operations, including transaction or e-documents right in a mobile device. Comparing to such methods of transaction confirmation as SMS, One-Time Password, scratch-cards, MAC-tokens and others, PayConfirm makes the procedure more secure and user-friendly.

PayConfirm consists of two parts:

- Backend or server part that is implemented into bank's IT infrastructure;
- Mobile client or application for smartphones based on iOS (8.0 and above) and Android (4.0 and above).

The solution is white-label and can be easily embedded into the bank mobile application or work as a stand-alone client.

In the core of digital signature generated by PayConfirm there are asymmetric cryptographic algorithms, which means that digital keys are generated and stored strictly on the side of bank's clients and cannot be intercepted as well as signature cannot be produced by any third party.

AREA OF USE

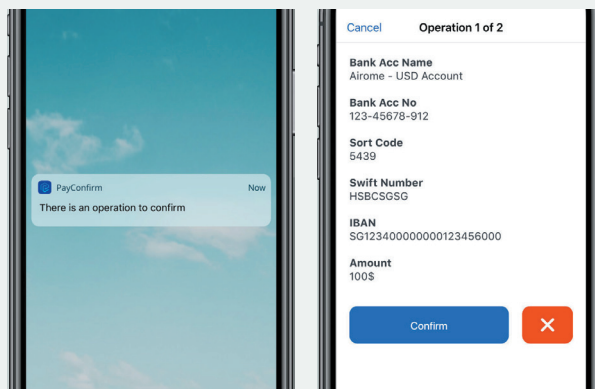
PayConfirm can be applicable for a variety of digital services provided by bank or government but generally the solution is used in the following areas:

- Internet/Mobile Banking;
- E-commerce;
- E-document management.

Unlike OTP, digital signature created with PayConfirm is bound to the payment details and user's smartphone. This solution protects from the most common security threats in digital banking such as SIM swap fraud, phishing, bank account details replacement and many others.

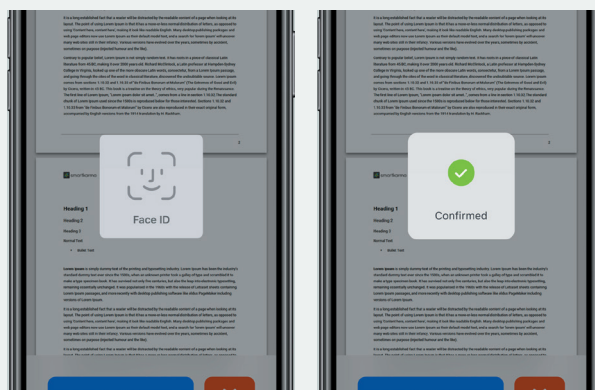
PayConfirm can be integrated directly into the mobile banking app and perform not only secure but also user-friendly interaction. There is no more need to go to a brunch-office and sign manually any paper documents.

TRANSACTION CONFIRMATION



Follow the push notification

Get the operation's details



Confirm using password or biometry

Done!

SECURITY

➤ PayConfirm features to secure transactions:

- Digital signature in PayConfirm is generated on the basis of four components: transaction details, digital signature generation time, unique smartphone characteristics (smartphone fingerprint) and user's key. Hence, confirmation codes intercept is impossible;
- Isolated backend app storage protects from unauthorized access in case of malware or device loss;
- Fraud monitoring systems integration significantly increases accuracy to detect of any fraudulent transactions attempts.

➤ User's key information security:

- The security key is generated in the user's smartphone and stored safely in the encrypted form;
- Two independent communication channels are used to activate PayConfirm app in a user's smartphone.

➤ Transactions non-repudiation:

- User not just confirms payment details, but signs them digitally and will be informed about transaction status afterwards;
- PayConfirm uses asymmetric cryptographic algorithms, thus, there is only the user who can generate a digital signature.

USER-FRIENDLY

- Confirmation of any operation just in one tap;
- Fully software-based — no additional hardware required: no hardware token, OTP generator, scratch-cards, etc.;
- Automated transaction data input — no need to enter payment details or confirmation codes manually;
- No delays or cancellations connected with waiting or non-delivery of PUSH notification and SMS;
- No dependency on mobile service — stable work in roaming or outside operators' coverage.

