## KEY POINTS

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

— No more input of static PINs, codes from SMS, PUSH notifications and OTP generators;

— Trusted solution based on cryptography;

— No deny of service in roaming and off-line modes;

— Real-time notification right in a smartphone.
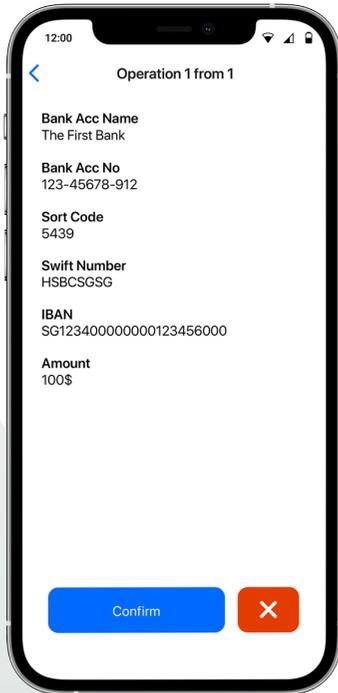
High level of security:

— Protection from phishing, social engineering, data switching;

— SMS interception and SIM swap attack protection.

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

Our technology is already successfully adopted and used by more than 60 banks worldwide.

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 type of operations, including bank transactions or e-documents, on a mobile device. Our solution lowers the risk of unauthorized transactions caused by man-in-the-middle, phishing, or social engineering attacks or SIM swap.

Our mission is to enable our customers to provide user-friendly, secure and cost-effective digital banking services.

GET IN TOUCH WITH US

airome.tech
info@airome.tech

PayConfirm
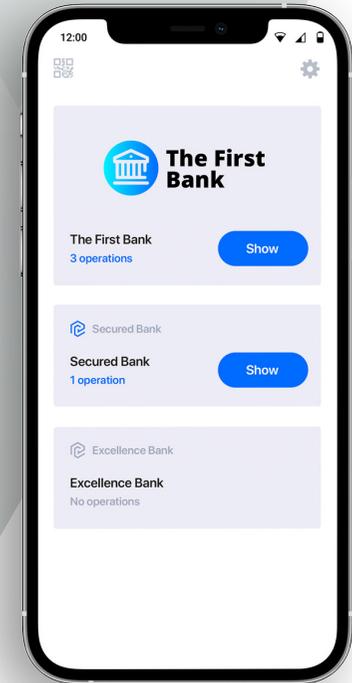
FOR SECURE AND USER-FRIENDLY BANKING EXPERIENCE

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GENERAL OVERVIEW

During this digital transformation era, it is essential to provide your clients with a better user experience. The client chooses which channel to use when interacting with your services: through the Internet or a mobile app, via a kiosk, or face-to-face. The key task is to create an opportunity and make it simple and secure. Without a doubt, it is completely impossible to do that by making your clients use outdated means to confirm transactions, such as SMS OTP (one-time password), push notifications, hardware or software OTP generators, static PINs, or even scratchcards.

The omni-channel solution — PayConfirm — allows to confirm any digitally generated transaction with just one tap. It is easy, secure, and can be done right from your mobile app. It doesn't matter where the transaction was created — via the Internet, mobile device, or kiosk — it will be confirmed in your mobile app using the highest level of protection.

PayConfirm can be easily embedded into the banking mobile application or work as a customized stand-alone app.

In the core of a signature, generated by PayConfirm, there are asymmetric cryptographic algorithms, which means that a bank itself doesn't store clients' key, while digital keys — so-called "private keys" — are generated and stored in client's smartphone and cannot be "intercepted" as well as reproduced 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;

▷ Signing of e-document.

Unlike OTP, mTAS 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, social engineering, 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 branch-office and sign manually any paper documents.

TRANSACTION CONFIRMATION
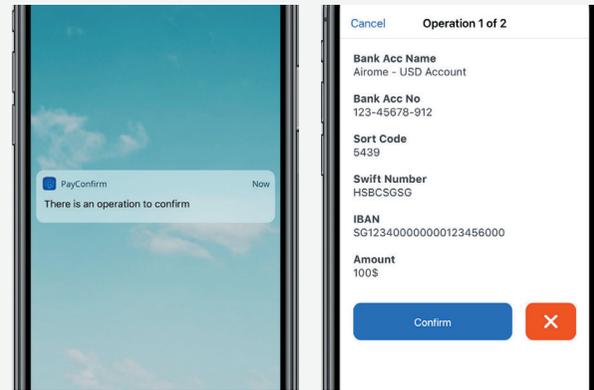
Follow the push notification   Get the operation's details

Confirm using password   Done!
or biometry

VALUE PROPOSITION

▷ Transaction confirmation reduced by 3.5 times.

▷ Level of fraud in mobile and online banking reduced by 70-75%.

▷ Annual expense reduction up to 30%.

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SECURITY

▷ **PayConfirm features to secure transactions:**

— In PayConfirm transaction authentication signature is generated on the basis of four components: exact transaction details and timestamp, smartphone fingerprint (unique smartphone characteristics) and a private key stored in client's smartphone;

— Additional fraud monitoring module significantly increases accuracy of any potentially fraudulent transactions detection;

— With PayConfirm client sees full transaction or agreement details before confirmation as well as confirmation result;

— No static PINs or OTPs are required with PayConfirm and this reasonably decreases the risk of fraud caused social engineering.

▷ **Private key's security:**

— The private key is generated in the user's smartphone and stored encrypted in safe;

— 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 authenticates the transaction, so as a result it is easy to answer when and what exact data was confirmed, who did it and what was a result of the confirmation process.

USER EXPERIENCE

— Confirmation of any operation just in one tap;

— No need for your clients to keep in mind different confirmation policies, such as static PINs for transaction confirmation, OTP for online shopping and PINs for interaction with an ATM;

— No static PINs or OTPs input;

— No transaction delays or cancellations connected with PUSH notification and SMS delivery time;

— Fully software-based — no additional hardware required: no hardware token, OTP generator, scratch-cards, etc.;

— No dependency on mobile service — stable work in roaming or out of mobile operators' coverage.