



CORPORATE BANKING

PAIN POINTS



High cyber-fraud activity



Poor user experience



High costs for hardware tokens, their logistics and support

BUSINESS OBJECTIVES

While more and more services are created especially for retail clients, corporate clients need support with their day-to-day financial activities. Thus, providing modern digital services is of crucial significance for this client group. One of the key banking tools used by corporate clients is the online bank — all the operations, starting with the money transfer and ending with loans requests, are created and confirmed in internet bank (IB). And all of these operations are to be secure. To protect corporates, banks usually provide a variety of authentication solutions, such as USB tokens, smart cards, OTP-“calculators”, etc.

Currently these methods are outdated, too complicated indeed and not user-friendly. Moreover, they are costly as banks need to care a lot about the logistics of such authentication means.

But how to achieve proper security level which is crucial for corporates without any additional hardware? — to move a secure token into the client's smartphone.

The majority of corporate clients (especially small and medium businesses) are doing their work through mobile devices, and they would rather prefer modern and mobile solutions to interact with their bank.

Money transfers both in web and mobile, agreements signing, or an application for a new business credit should be available on the go and this is the only way to increase your corporate clients' loyalty and activity. Hence, a key requirement from banks and regulators is to assure authorship and integrity of signed digital documents.

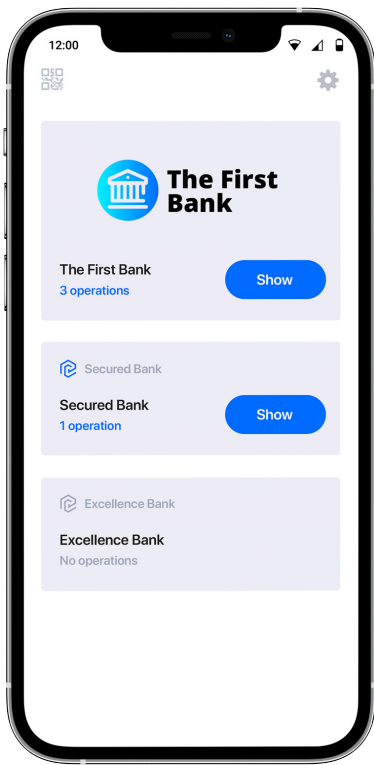
SOLUTION DESCRIPTION

To reach the objectives above, you can apply a modern, mobile-centric approach and provide clients with an option not only to create operations but also to confirm or authenticate them in a secure, fast, and easy way.

PayConfirm is a software platform that performs mobile transaction authentication signature (mTAS) to authenticate or confirm any type of operations, including transactions or e-documents, on a

mobile device. PayConfirm is embedded in a bank's mobile application or can operate as a stand-alone application easily branded with the bank logo.

With PayConfirm user's smartphone becomes a real security mean. Regardless the use-case, the customer can verify the validity of transaction details or document content and then generate a signature with a single screen tap.



CORPORATE BANKING CAN BE EASY WITH PAYCONFIRM



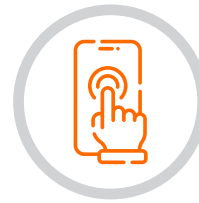
E-docs signing



Mobile



No costs for hardware tokens



One tap money transfer confirmation



QR access is available



High level of security

VALUE PROPOSITION

- Highest level of protection from more actual risks
- 30% reduction of bank's expenses on hardware-based solutions
- Enhances customer user experience
- Enables implementation of new digital services for customers
- Helps a bank achieve higher ratings concerning the quality of digital banking services for legal entities

ABOUT US

Airome Technologies is a Singapore-based developer of cybersecurity solutions for digital banking and e-document management systems. The company provides 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 unauthorised transactions caused by man-in-the-middle, phishing, or social engineering attacks.

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



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airome.tech
info@airome.tech