



WEB AUTHENTICATION WITH QR

PAIN POINTS



Need to memorize
username and password
while using web-portals



Need to wait for SMS
OTP to get access to the
web-portals



Helpdesk is overloaded
with request of
passwords updates



Low security level in
case of use classical
authentication solutions

GENERAL OVERVIEW

Now it is hard to imagine any service without digital channels. Nowadays, total business digitalization is not a matter of fancy features but a matter of business sustainability. That is why either for any online shop, dental clinic or even for a bank it is crucial to have a proper way to authenticate their clients at the web-portal.

If we turn to the experience of Internet bank (IB), secure access to the bank services is a basis of finance security, clients' relation and good business reputation as a result. Many banks provide access with simple passwords-based or OTP-based protection, their clients meet with all the same

problems – clients simply tend to forget their passwords, need to change them regularly and from time to time overload the helpdesk service with password-related request. Smart banks move to hassle-free way of client authentication in a web portal – QR-based authentication.

With PayConfirm LoQR there is no need to memorize logins or passwords. Simply let your clients use your mobile app to scan a QR code and tap "Confirm" to log into your online bank, thereby reducing the risk of fraud or loss of credentials on the client's side.

NO USERNAME

NO PASSWORDS

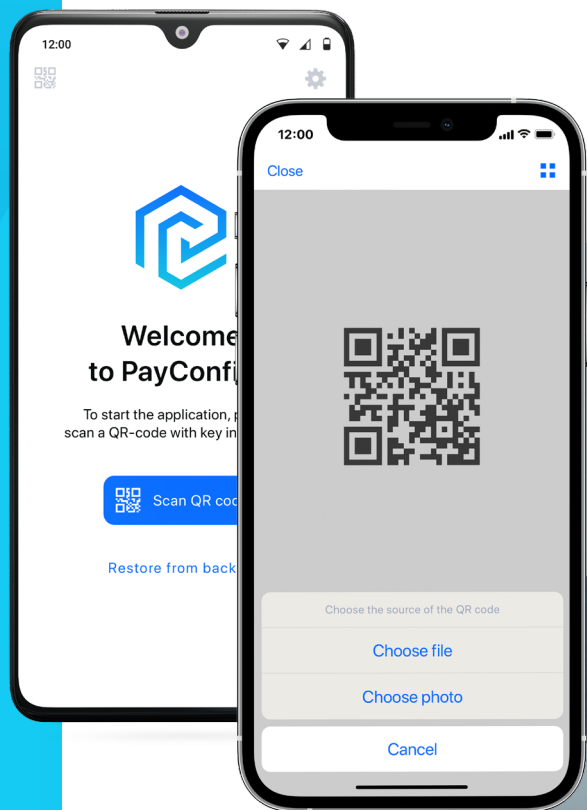
NO SMS OR ANY OTP LIKE TOKEN

JUST ONE TAP ON A SMARTPHONE SCREEN

This way of authentication will work both for retail and corporate banking but the latter will be even more interested because for SMEs usage of internet bank is a must on one hand and stone-age attribute in our mobile era on another hand.

One more interesting feature of QR-based authentication is that it could become a booster for your clients' mobilization. Basically, the increase of mobile users is evaluated as +15-20% to the organic growth.

In case there is no mobile app for your client group but a need to provide proper authentication, then stand-alone app branded with your colors could become a fast option to convert your clients' smartphone into the real secure token to work with your web resources.



VALUE PROPOSITION

- Mobile
- One tap access into web service
- Easy access and transaction conformation via smart watch
- Significant decrease password interception
- Easy integration into the mobile app

The core of the solution is an authentication module that can be easily integrated with fraud monitoring, eKYC or other modules. It provides protection from the most common security threats in digital banking such as SIM swap fraud, phishing, bank account details replacement and other security threats with improved user experience.

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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