

ATM*obility*TM

Secure Online Transactions



Trust in online transactions is a key factor for consumers. According to recent studies by the Consortium For Global Electronic Commerce and Credit Union National Association (CUNA), the degree of trust that a user has in a financial institution directly translates to a higher adoption rate for online services. These services include checking and investment accounts as well as loans.

Financial Institutions can leverage proven smart card technology with **ATMobilityTM**, a set of solutions that benefits both the card issuer and customer. This platform gives the consumer tangible evidence of increased security and makes online transactions fast, easy and secure.

ATMobilityTM is a handheld reader and Smart ATM Card that enables secure web logon by replacing passwords and generating a unique number for each on-line session. This first-of-its-kind card solution also works as a conventional card in ATM machines and debit card terminals.

ATMobilityTM is a fraction of the cost of one help-desk password replacement call and should be considered as a primary component for security when used online with a PC.

Create the Road Most Traveled....

....by building trust with your customers.

Features & Benefits

- Increased trust through improved security. Two-Factor Authentication insures protection of data and value across the Internet. Threats such as the "Man in the middle" and Trojan Horses that replay a user name and password are eliminated
- Increased sales of on-line products and services i.e. bill paying, mortgages, insurance etc.
- **No password management costs.** For online use, **ATMobility'sTM** advanced multi-function smart card saves your customer the bother of remembering yet another password and saves you the costs of password help or replacement
- Better branding - more devices-more opportunity to brand your company
- Reduces check writing and associated processing costs
- Increased trust through improved security. Enables non-reputable transactions, lowest cost Digital Signature method available - non-PKI approach
- Increased ATM card use. Customers do not always need to find an ATM to view their account balance
- Works with every operating system and even with voice response
- Low-cost, high security microprocessor smart cards: Practical alternative to costly PKI solutions
- Scalable solution features: From simple account access to expense management
- Increases transaction revenue through secure web shopping and ACH functions
- Easy for users: Just one on-card PIN entry and one keyboard entry
- Significant product differentiator

Product Details

Platform Matrix

Solution Set	Card Type	Card Acceptance Devices/Readers	Server Side Software	User Application Software
Silver	CLXSU004KC0/T=0ED	ATMS	1Auth	N/A
Gold	CLXSU004KC0/T=0ED	ATMG	1Auth	N/A
Platinum	CLXSU128KJ8/T=0ED	ATMP, ATM-PC, ATM-SL	1Auth	User Suite includes Web Password Mgr, Expense Tracker, E-wallet & Auto Form Filler

Card Acceptance Device/Reader Details

We offer 3 levels of Card Acceptance Devices: Silver, Gold, and Platinum.

- **Silver (ATMS):**

This Card Acceptance Device is for Two Factor Authentication only

- **Gold (ATMG):**

This Card Acceptance Device has the above functionality plus adds a calculator and a balance checker to the offering

- **Platinum (ATMP or -PC or -SL):**

This family of Card Acceptance Devices has the above functionality and also includes PC connectivity and comes with a full suite of user applications such as the Web Password Manager, Expense Tracker, E-wallet & Auto Form Filler. This device also works as a standard smart card reader for other third party smart card applications

All card acceptance devices function universally without customer personalization.

Card Details

ATMobility**TM** is a family of new ATM cards that combines a traditional magnetic-stripe with a specifically designed EMV-ready smart chip. The card securely stores the Encryption Keys used for the authentication process and can store the ongoing account balance of the primary checking account. Once the Keys are inserted into the card they are not extractable. An optional version of the card features a larger memory so the card can store the Web Password Manager, Expense Tracker, E-wallet & Auto Form Filler applications.

Software Details

All levels of the **ATM**obility**TM** solution use diversified keys and single use access codes. There is no client side software installation required for the Silver or Gold level offerings. The 1Auth software is a simple server side add-on with no RTC synchronization and is available in the Perl or C++ programming languages. Additional options are available for secure online PIN management. The client applications that come with the Platinum platform will be available in Q4 of 2004.

About CardLogix

CardLogix is the premier provider of smart card technology platforms for the secure transaction of data and value. CardLogix smart cards, development and application software bring together people and the information they need for daily living. CardLogix smart card platforms empower applications such as stored value, secure ID/Access and loyalty throughout the world, making every transaction safer and easier. CardLogix partners with smart card reader suppliers, solution providers, and systems integrators to integrate technology and provide complete smart card systems. At CardLogix, we empower customers with smart card technology, plus smart business support, throughout every point of contact and need.