

SECURITY

PayControl features to secure transactions:

- In PayControl digital 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;
- No OTP or any other codes are use in digital signature PayControl 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 PayControl 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;
- Unlike OTP, in digital signature PayControl full transaction details or agreement data are displayed to the client before confirmation as well as confirmation result.

ABOUT US

SafeTech is a Russian developer of innovative solution for protecting remote banking systems and e-document management systems. The company creates security instruments for digital channels so bank's clients could solve their day-to-day routine tasks simpler, conveniently and securely.

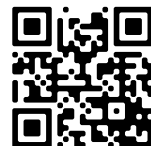
The results of implementation SafeTech solutions allow financial and insurance institutes such as: online business registration, open an account without visiting bank's branch, and in the future to sign any transactions and documents anywhere and anytime.



KEY FIGURES AND FACTS:

- **9 years** on the market;
- SafeTech customers are more than **60 banks**;
- SafeTech projects implemented in 5 out of TOP5 and 8 out of **TOP10 Russian banks**;
- SafeTech solutions use more than **300 000 legal entities**;
- SafeTech technologies help to service **2 000 000 private individuals**.

SafeTech Ltd.
phone: +7 (495) 120-99-09
www.safe-tech.ru
e-mail: info@safe-tech.ru



PayControl

SAFETECH

SAFETY TECHNOLOGIES

PayControl mobile authentication and digital signature platform



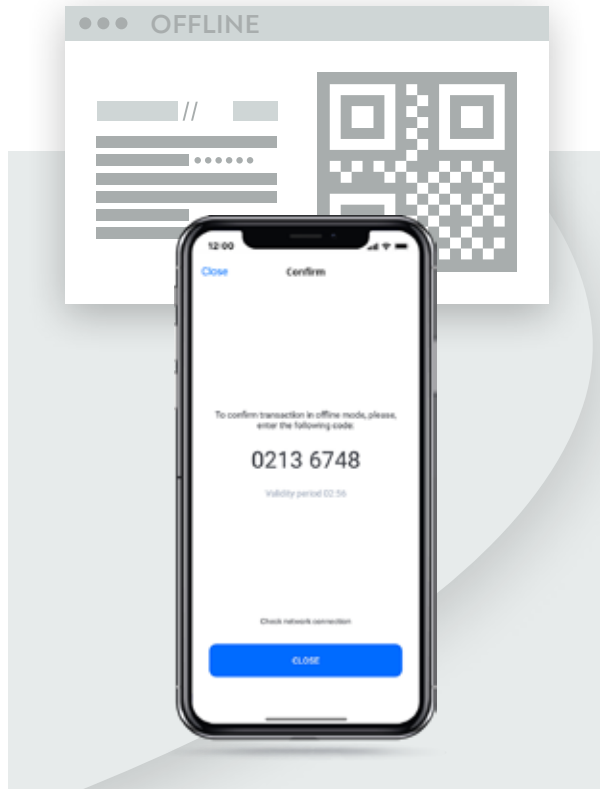
Simple and secure way to sign transactions and e-documents in a smartphone

PAYCONTROL

PayControl is a digital signature solution for smartphones that allows bank's clients to confirm their transactions in any digital channel (online banking, mobile banking, CNP operations, telephone banking (Private bank), and others) with a high level of security and convenience.

It can work as a standalone application for a smartphone or can be integrated directly into a mobile banking application.

PayControl provides the user with the opportunity to verify the correctness of the transaction data or electronic document and generate a signature regardless of the device used. No need for extra scratch cards or MAC tokens. No dependence on mobile connectivity and SMS delivery speed. Using PayControl is as easy as calling from a mobile phone.



GENERAL OVERVIEW

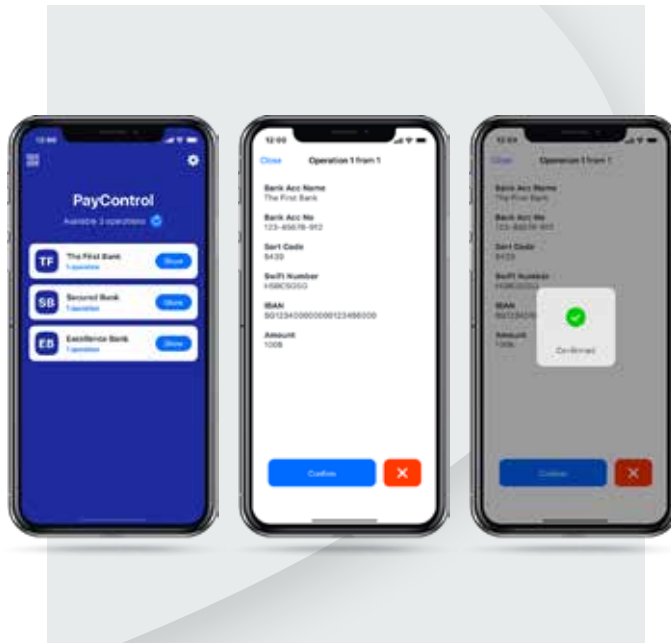
PayControl is a software platform that performs digital signature to authenticate or confirm any type of operations, including transactions or e-documents, on a mobile device.

PayControl consists of two parts:

- Server part that is implemented into bank's IT infrastructure;
- Mobile client or application for smartphones based on iOS (9.0 and above) and Android (4.4 and above).

Digital signature PayControl can be easily embedded into the banking mobile application or work as a customized standalone app.

In the core of a digital signature, generated by PayControl, 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

PayControl 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 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.

PayControl 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.



USER EXPERIENCE

- Confirmation of any operation just in one tap;
- No OTP or codes 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.