identaOffice™

IdentaZone's Suite of Biometric Authentication Solutions

identaCloud™

Independent Biometric Authentication Service

identaZone®

The pioneer in multimodal biometric identity management solutions

IdentaCloud™
Independent Biometric Authentication Service

The Cloud-based Universal Independent Biometric Authentication Service that overcomes the limitations of adopting biometrics as a secure means of identity verification.

Universal Independent Biometric Authentication Platform from IdentaZone®

The biometric identification market is expected to reach $5.45 billion by 2017, experiencing an estimated compound annual growth rate of 17.3%. Driving this market are increased security concerns regarding sensitive information, new financial-transaction compliance rules, ubiquitous mobile device use, and the constant threat of cyber-crimes. Together, they reinforce the need for superior identification methods by companies and consumers. Multi-factor biometric authentication meets this need for stronger security across multiple markets such as government, defense, banking and finance, travel and immigration, healthcare, consumer electronics, commercial security, and mobile transactions/ activities.

IdentaZone is a pioneer in multimodal biometric identity management solutions. It makes biometrics (that are considered the gold standard today!) quickly and inexpensively available for any conceivable authentication tasks, regardless of the industry, market, or application type. IdentaZone breaks through the technological barrier of biometric adoption by enabling almost any set of biometric factor providers (including fingerprint, palm vein, finger vein, keystroke dynamics, facial, brainwave, iris, etc.) to interoperate securely, quickly, and inexpensively among and within any industry without requiring changes to existing business applications or enterprise systems.

Obstacles Overcome by IdentaZone

Many obstacles have slowed adoption of biometrics, but IdentaZone's universal solution overcomes them. The following are some of the major obstacles our competitors deal with, and how we've overcome them:

- "**There is no single authentication algorithm or biometric technology that meets everyone's (individuals and organizations) requirements and works for all users.**"
Organizations often make compromises, installing a less than optimal system, or multiple capabilities that require significant integration time, changes to existing business systems and expense. Further, they select one of many providers of algorithms and hardware manufacturers to capture and read a person's biometric factors (e.g., fingerprint, iris, voice, etc.). With biometric technology and its participants evolving quickly, having the right combination of algorithm/reader today and in the future has been almost impossible. IdentaZone's UNIVERSAL capabilities overcome this by offering almost all biometric algorithms and readers, and can add new technology as it becomes available.

- "**Inability to select the optimal biometric technology/readers for each user.**"
All algorithms and readers do not work equally well for every user. As a result, some individuals experience identification problems which give biometrics a bad name. IdentaZone allows each user to select the algorithm/device that works best for them.

- "**Having no biometric system that works totally independent of any business, market or application and can be shared across multiple organizations.**" With a single independent system, an individual's biometrics could be used for multiple purposes across an organization, from access to floors, buildings and rooms to data bases, programs, data communication, and other logical resources. IdentaZone's independent system sits outside of any specific resource so a single resource can be used for all the organization's authentication requirements. Also, sharing authentication would greatly benefit the industries in preventing fraud, e.g., financial services, healthcare, government. Because IdentaZone contains no personally identifiable information it allows sharing across multiple organizations and industries.

- "**There is no single system for varying levels of multi factor authentication by application and by user.**" There are situations where an organization may want progressively stronger security for the same individual, dependent on the resource accessed, by using different biometric factors and/or devices from manufacturers. IdentaZone's client managed controls allow organizations to change the level of authentication required for each resource and each user.

- "**Seamless and inexpensive integration with existing security system without need to modify application business logic**" Compare to traditional way of integration of any third party system with biometric technology, IdentaZone allow simple and secure interfacing protocol to forward user for authentication with any required biometric factor and just receive result 'YES/NO'. That would dramatically reduce cost of consulting for any business.

- **IdentaCloud**™ is IdentaZone's cloud based independent authentication service and IdentaMessage® its certified universal confidential communication service. IdentaMaster® and Identamaster Pro are a downloadable access control and encryption application for business and consumers. They utilize the most advanced biometric capabilities and are based on two broad patents: No. 6,993,659 "Independent Biometric Identification System" and No. 8,145,915 "System and Method for Platform-Independent Biometrically Verified Secure Information Transfer and Access Control" and a few patent applications. Our identity management services and solutions are easily scalable for businesses and industries of all sizes, using a single access point for controlling the identification process.

  IdentaZone breaks through the technological barrier of biometric adoption by enabling almost any set of biometric factor providers (including, but not limited to, fingerprint, palm vein, finger vein, keystroke dynamics, facial, brainwave, iris, and voice recognition etc,) to interoperate securely, quickly, and inexpensively among and between any industry (Healthcare, Finance, Government, etc.) without requiring changes to existing business applications or enterprise systems.
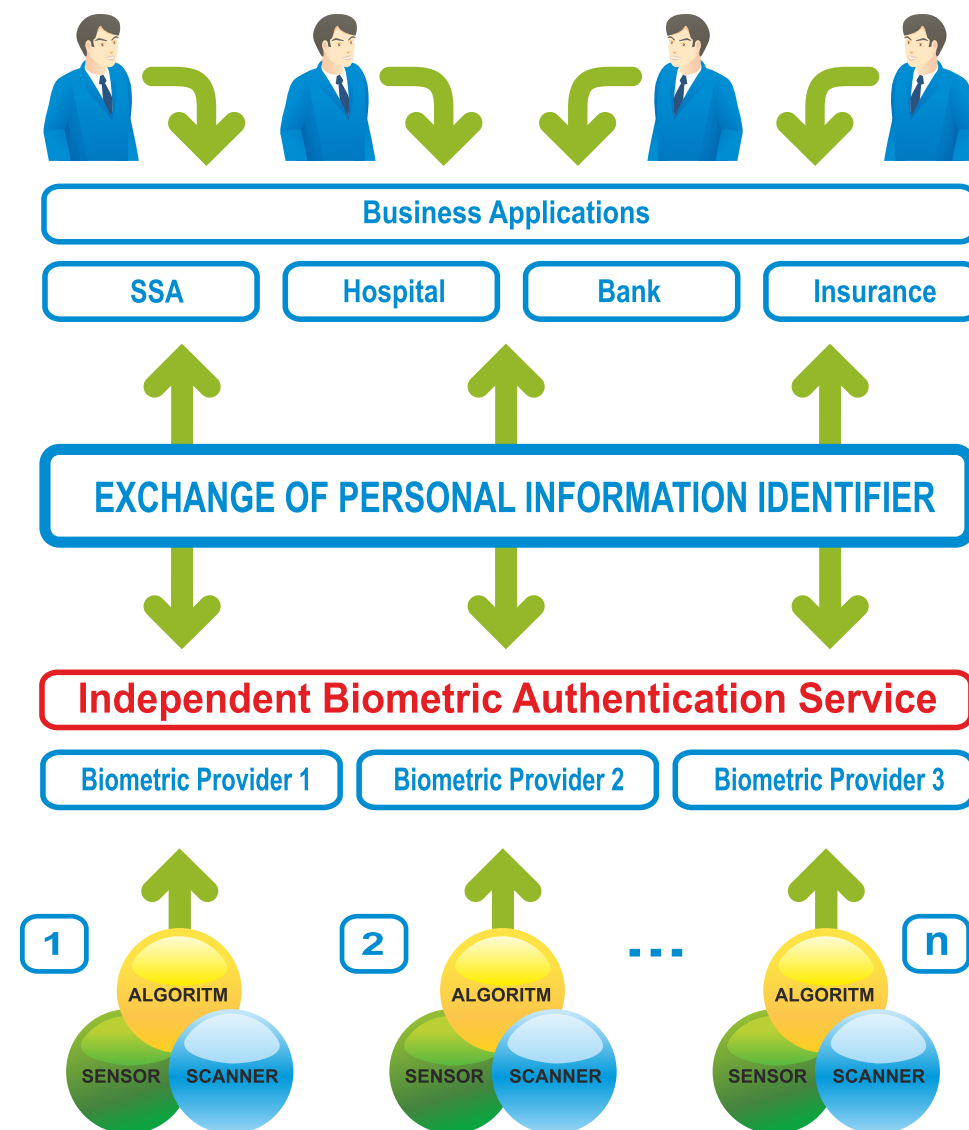
  Prior to **IdentaZone**, biometrics required custom integration of unique solutions into an existing security system, could not use multiple factors from the same or different manufacturers, and risked forcing the replacement of all current biometrics if the customer desired even a limited installation of a different device or technology. IdentaZone overcomes these limitations because, as discussed in a separate tab for Technology, IdentaZone created system which is completely interoperable and uses a forward looking modular design. As a result, IdentaZone offers the most accurate verification of a person's identity; it can use single or multi-factor biometrics and bases each installation on the client's application requirements. IdentaZone is easy to use, takes minutes to enroll and works with virtually all available biometric devices.

  There is no personally identifiable user information in the database (i.e. name, SSN, driver's license) and as a result it can be safely used inside any industry (financial, insurance, health, etc.) and across multiple industries; this makes it virtually impossible to steal or hack client information from IdentaZone, which is very important for any industry, but banking and healthcare in particular.

- **IdentaCloud**™ - cloud-based Independent Biometric Authentication service and is based on patent No. 6,993,659 "Independent Biometric Identification System" and a few patent applications
The Independent Biometric Authentication Service helps protect access to logical or physical resources by enabling the use of virtually any biometric technologies regardless of vendor, industry, market, application, type or software platform employed. Organizations choose the optimal set of biometric factors and scanners for their situation to achieve the level of identity authentication and digital communication security they require. Because these authentication capabilities are in the cloud they can be accessed from almost anywhere in the world.

- **IdentaCloud**™ does not store or share any sensitive information of a customer or organization. Our technology permits users to select the authentication method (e.g. hand, finger, iris, voice, face etc.) that works best for them. Finally, our architecture is so advanced that our products are simple to use and can be integrated in a day.

- **IdentaCloud**™ helps selects the optimal algorithm and a biometric scanner for each individual user so it works well for everyone. It does not require changes to existing business applications, so your subscription and integration procedures are fast and cost effective, typically taking a day.
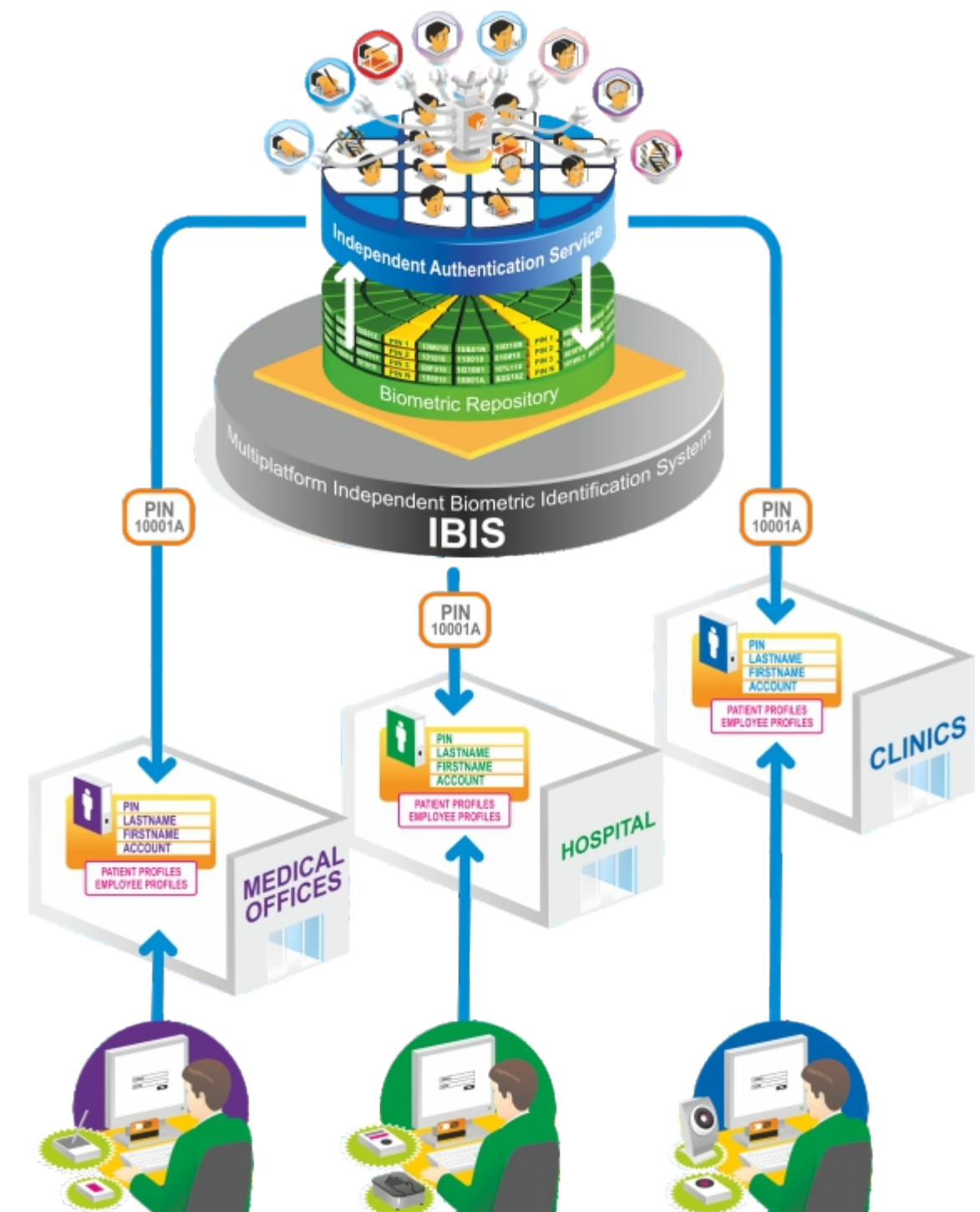
Independent Biometric Authentication Service
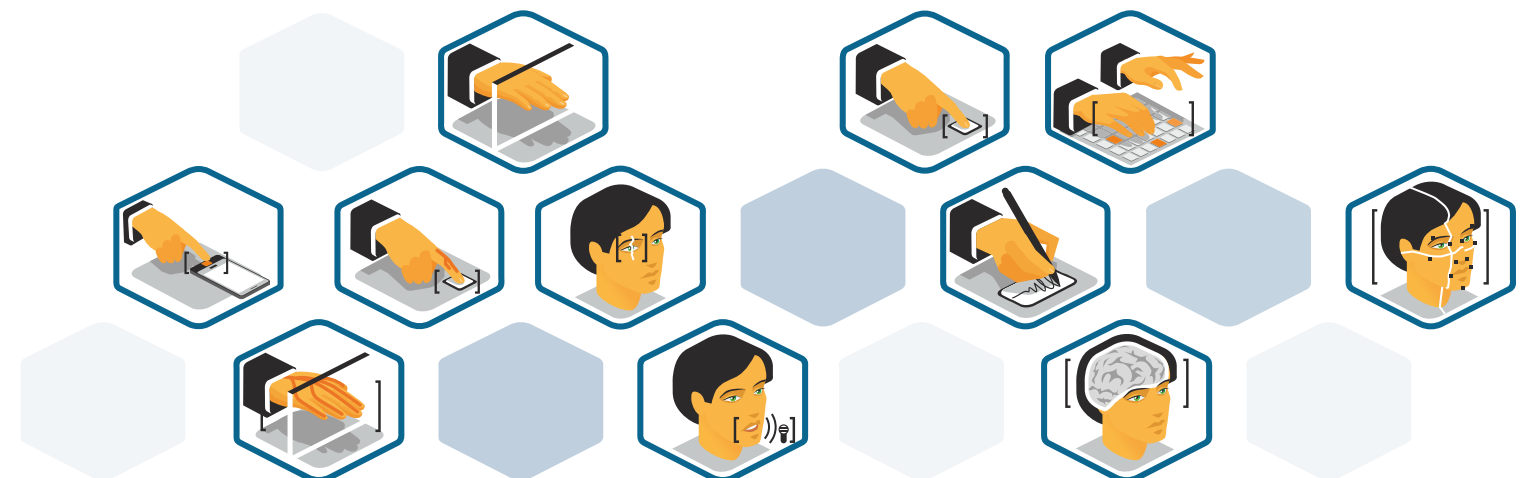
IdentaZone's Approach
to Integrate Any Type of Business Application and Biometric Identity Management Services and Solutions

Business Applications

| SSA | Hospital | Bank | Insurance |

EXCHANGE OF PERSONAL INFORMATION IDENTIFIER

Independent Biometric Authentication Service

| Biometric Provider 1 | Biometric Provider 2 | Biometric Provider 3 |

1 **2** ... **n**

ALGORITM
SENSOR SCANNER

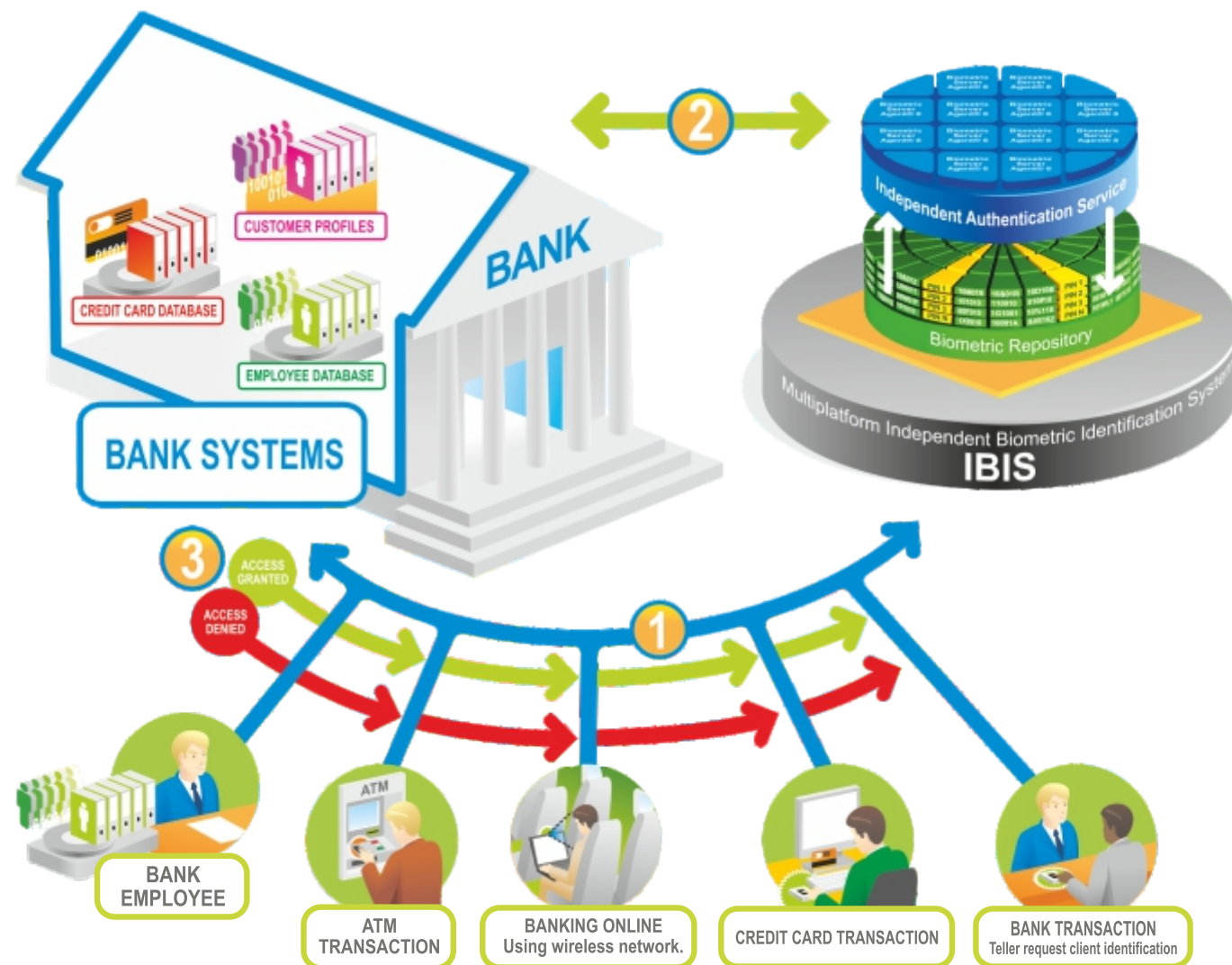ALGORITM
SENSOR SCANNER

ALGORITM
SENSOR SCANNER

- No modifications to existing application.
- Ultra short time of integration.
- No need to hire consultant to rebuild system with new biometric providers or biometric technology.
- Cost of integration is minimal due to our server-oriented middleware solution.
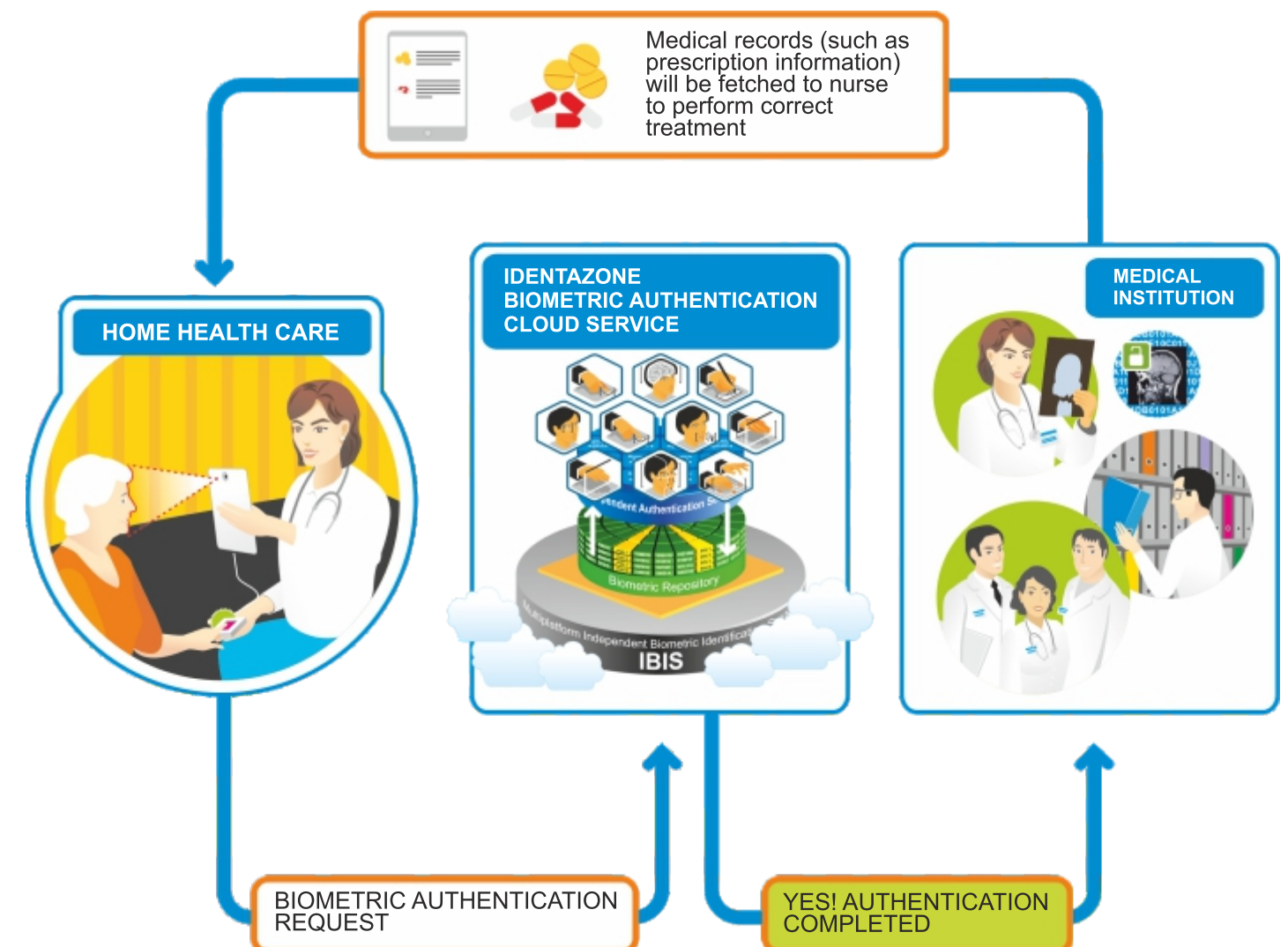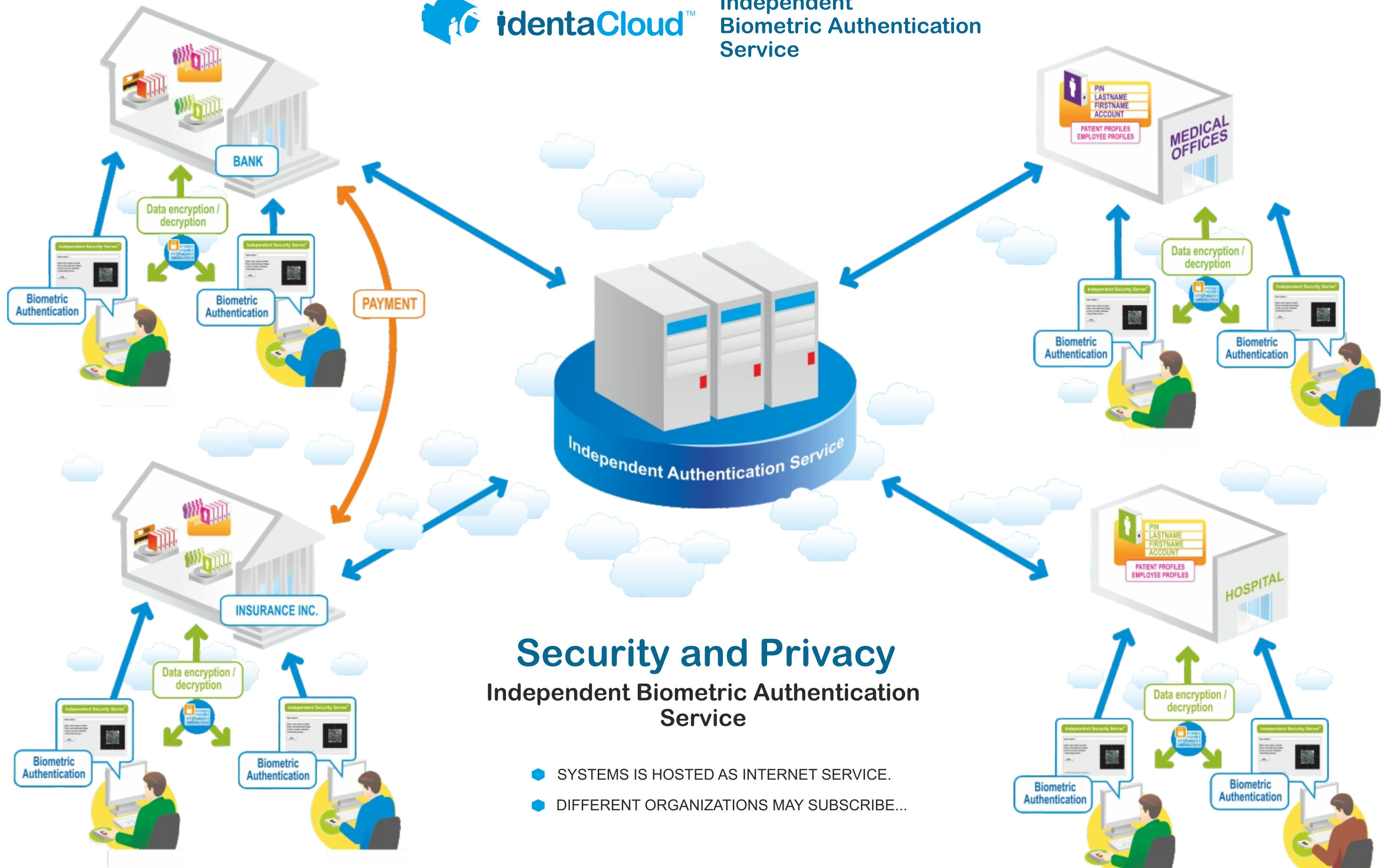
Integration With Any Type of Business Applications

Independent Authentication Service

Biometric Repository

Multiplatform Independent Biometric Identification System

IBIS

PIN 10001A

PIN 10001A

PIN 10001A

PIN LASTNAME FIRSTNAME ACCOUNT
PATIENT PROFILES EMPLOYEE PROFILES
MEDICAL OFFICES

PIN LASTNAME FIRSTNAME ACCOUNT
PATIENT PROFILES EMPLOYEE PROFILES
HOSPITAL

PIN LASTNAME FIRSTNAME ACCOUNT
PATIENT PROFILES EMPLOYEE PROFILES
CLINICS

How Does it Work?

BANK

CUSTOMER PROFILES

CREDIT CARD DATABASE

EMPLOYEE DATABASE

BANK SYSTEMS

Independent Authentication Service

Biometric Repository

Multiplatform Independent Biometric Identification System

IBIS

ACCESS GRANTED

ACCESS DENIED

BANK EMPLOYEE

ATM

ATM TRANSACTION

BANKING ONLINE
Using wireless network.

CREDIT CARD TRANSACTION

BANK TRANSACTION
Teller request client identification

1. Request from business application: "I want to access my account."

2. Authentication: "Yes, we confirm that this person is an entry in the Biometric Database. His/her identity matches."

3. Business application - Access: "Your account access is granted."

Real Life Examples
of Identazone in Health Industry

Medical records (such as prescription information) will be fetched to nurse to perform correct treatment

HOME HEALTH CARE

IDENTAZONE
BIOMETRIC AUTHENTICATION
CLOUD SERVICE

MEDICAL INSTITUTION

Independent Authentication Service

Biometric Repository

Multiplatform Independent Biometric Identification System

IBIS

BIOMETRIC AUTHENTICATION REQUEST

YES! AUTHENTICATION COMPLETED

Security and Privacy
Independent Biometric Authentication Service

- SYSTEMS IS HOSTED AS INTERNET SERVICE.
- DIFFERENT ORGANIZATIONS MAY SUBSCRIBE...

The Most Important Advantages for Identity Authentication

IdentaCloud™-The Unified Independent Authentication Cloud Service helps protect access to logical or physical resources by enabling the use of virtually any biometric technologies regardless of vendor, industry, market, application, type or software platform employed. Organizations choose the optimal set of biometric factors and scanners for their situation to achieve the level of identity authentication and digital communication security they require.

MARKET AND BUSINESS INDEPENDENCE
- Works for any industry (e.g., insurance, financial, healthcare);
- Has no impact on existing business applications' rules;
- Adds as easily and quickly as adding new software regardless of market regulations.

OPTIMAL SCANNING DEVICE SELECTION
- Ensures each user has device that works best for them (finger, iris, face, hand, etc.);
- Select different factor and/or device for different users in same department or group;

PROPRIETARY DATA CONFIDENTIALITY
- Does not share a customer's or company's confidential data;
- Stores no personally identifiable information;
- Enables industry-wide, inter-agency sharing of biometric identities.

ENCRYPTION PLATFORM INDEPENDENCE
- Works with any encryption methods;
- Works with any key management system;
- Complies with major industry protocols to protect data in storage and transfer.

ONE UNIFIED SOLUTION
- One solution that works for all users;
- Single access point for controlling identification process;
- Unified Interface for managing IT security and physical access;
- Virtually eliminates identification errors.

APPLICATION PLATFORM INDEPENDENCE
- Middleware interoperability enables effective deployment model;
- No impact on existing third party applications, no modifications required;
- Upgrades to outdated systems are simple and cost effective, as is extending to new areas.

COMPATIBILITY
- Works with any existing security system and with any communications system;
- Software platform and integration mode agnostic;
- Can work with existing password and token based systems.

MODULAR SYSTEM
- IDZ's modular construction permits rapid addition of new technologies, software components or devices.

SELF-DEVELOPING SYSTEM
- Quickly learns from and adopts new technologies.
- Minimizing the cost of integration, support and maintains.
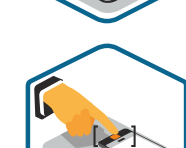
BIOMETRIC PLATFORM INDEPENDENCE
- Makes available all biometric technologies for client applications;
- Provides unified interface for virtually any biometric devices from any manufacturer;
- Supports unlimited factor authentication.

Central diagram: Independent Authentication Service / Biometric Repository / Multiplatform Independent Biometric Identification System — IBIS

Repository data blocks:
10A21Z, 0S001L, 00W01E, 101010 | PIN 1, PIN 2, PIN 3, PIN N | 10M01R, 101010, 00F010, 1X0010 | 10&01R, 110010, 1G1001, 10001A | 10D10B, 010#10, 10%110, &0S10Z | PIN 1, PIN 2, PIN 3, PIN N | 101WL1

![IdentaCloud™ logo]

Broad Deployment Categories for Identacloud Identity Authentication

By Type of Access Control:

● Physical access control – use Identacloud to authenticate a person's identity prior to granting access to a facility and/or specific areas in the facility such as floors and rooms. In this case, biometric authentication procedure would trigger mechanical locks or keys where appropriate security level permits entry to the room.

● Logical access control – use Identacloud to authenticate a person's identity prior to granting access to information resources, such as systems, programs or processes. This includes software systems embedded within Operating Systems, applications, software packages, databases and telecom management.
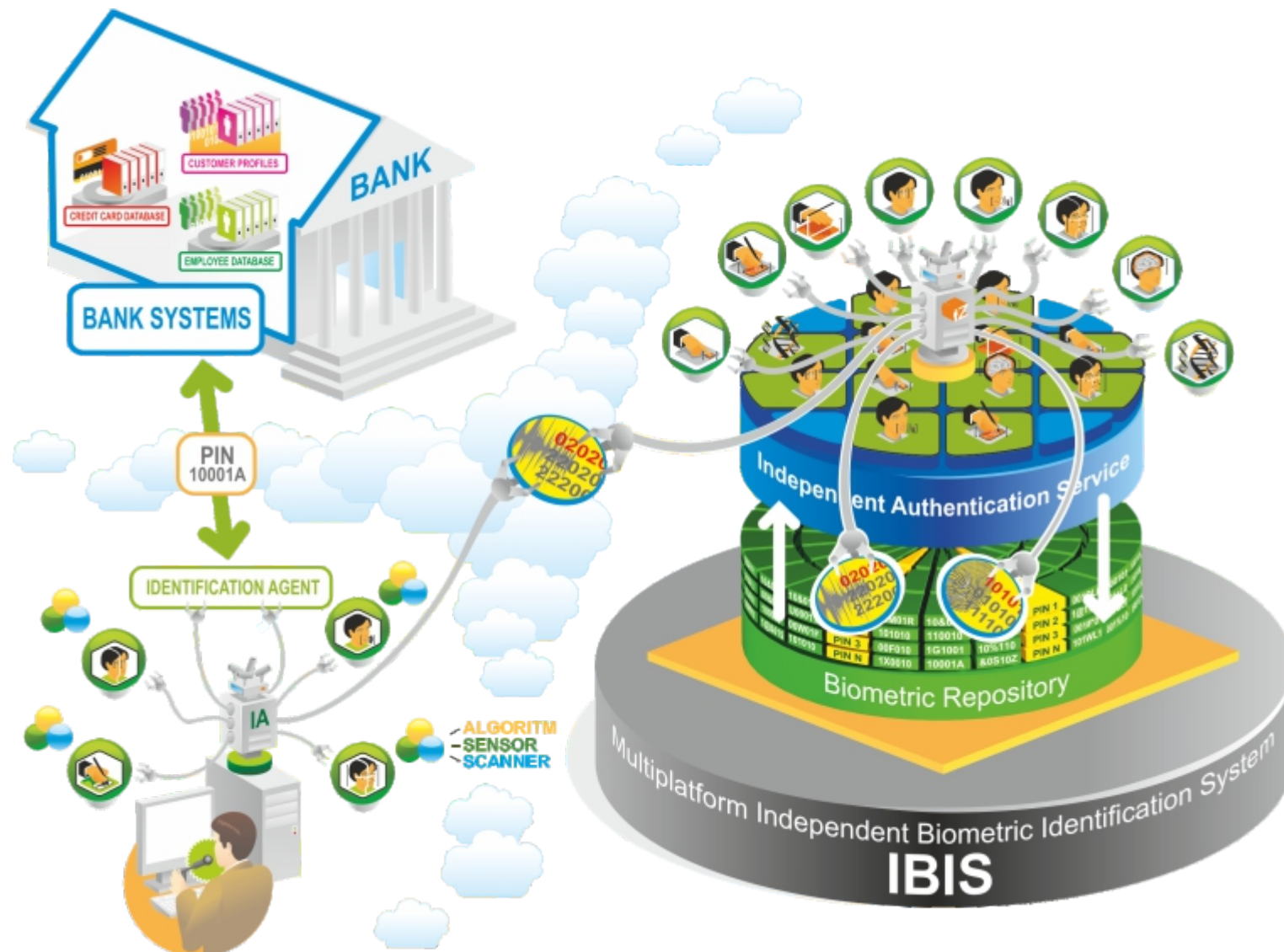
By Authentication Factors Supported:

Fingerprint authentication based (optical, capacitor, temperature)	Hand Geometry based
Facial based	Brain activity
Voice based	Keyboard stroke rhythm analysis
Iris based	Signature analysis
Palm Vein based	Mobile based
Finger Vein based	Single or multi-factor authentication

By Access Security Level Options

FOR EACH INDIVIDUAL USER

● Multiple levels based on job description
● Management and supervisory levels

FOR EACH LOCATION

● Sub groups within a department or user defined levels
● Any other area within an organization

![IdentaCloud™ logo]

Broad Deployment Categories for Identacloud Identity Authentication

By Industry:

FINANCIAL SERVICES

- Software based: account management, debit/credit transactions, wire transfers, foreign exchange, teller services, online banking services, loan documentation, fraud and check processing, teller, trust department, etc.

- Hardware based: safe deposit vault, cash vault, ATM machine, mobile banking with smartphones, cell phones and other gadgets

- Physical location based: drive-in facilities, data processing facilities, supply rooms, mail rooms, file rooms, fraud processing facilities, and other physical sites

HEALTH

- Electronic Record Management and communication, patient authentication, appointment management, electronic prescription entry.
- X-Ray exchange utilizing a biometric generated authentication factor as Biometric Mark.

INSURANCE

- Account management, logon and insurance plan updates, etc.

SOCIAL NETWORKING

- Profile access and modification.
- Data (images, video, audio, etc.) uploads, downloads.
- Media file protection and management.

LAW ENFORCEMENT AGENCIES

- Intellectual Property protection system.
- Collection processing facilities.

RETAIL

- Customer recognition system.
- Sales optimization through linking recognition with customer databases and behavioral analysis
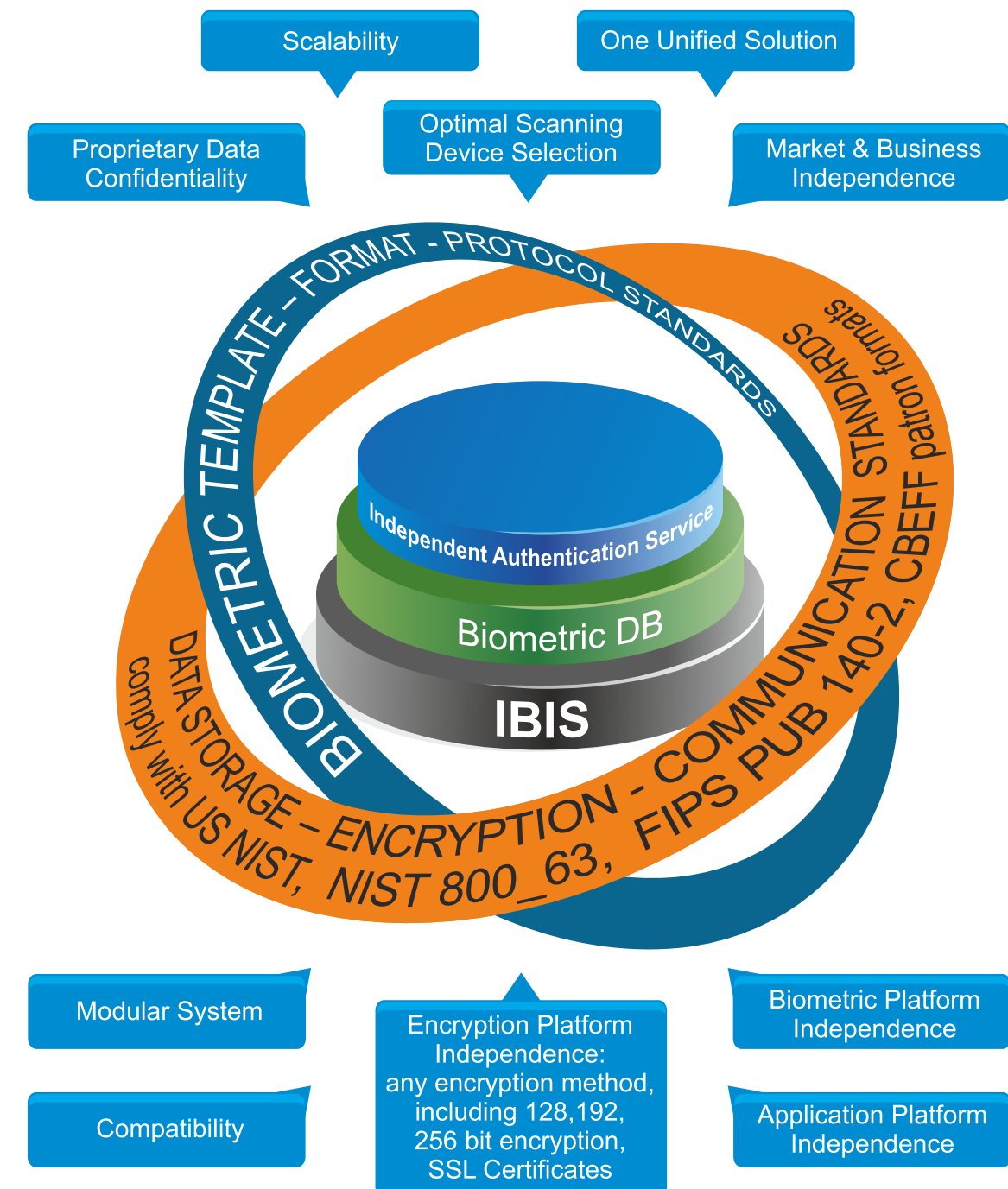- Marketing research and planning.

GAMING INDUSTRY

- Customer recognition and authentication.

Access and Management of Data Communication Systems:

- FTP access and management.
- Email account access and managements.
- Voice based system access and management.
- Fax systems.
- Web upload systems, etc.

By Application Types:

- Operating System (OS) logon.
- OS account control.
- Organizational domain access and domain's users' control.
- Time and attendance management.
- Application process control.
- Appointment management.
- Audit trails.
- Database access and management.
- Tracking, monitoring and authorization level management (by compartment level, within departments or other areas of organization).
- Surveillance systems.

Scalability

One Unified Solution

Proprietary Data Confidentiality

Optimal Scanning Device Selection

Market & Business Independence

BIOMETRIC TEMPLATE – FORMAT - PROTOCOL STANDARDS

DATA STORAGE – ENCRYPTION - COMMUNICATION STANDARDS comply with US NIST, NIST 800_63, FIPS PUB 140-2, CBEFF patron formats

Independent Authentication Service

Biometric DB

IBIS

Modular System

Compatibility

Encryption Platform Independence: any encryption method, including 128,192, 256 bit encryption, SSL Certificates

Biometric Platform Independence

Application Platform Independence

identaCloud™

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identaZone®

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