

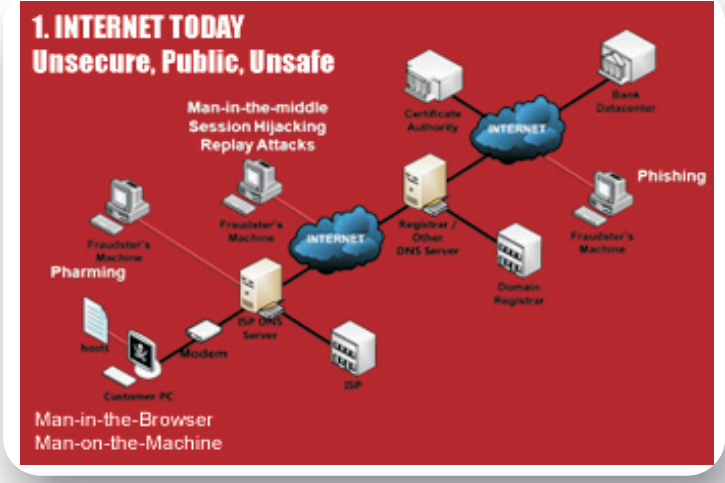
FUNDAMENTAL FLAW WITH INTERNET BANKING TODAY

The advent of the internet held great promise – of breaking geographical barriers, sharing and accessing information with ease and speed, at lower costs, and so on.

However, 'Internet Banking' as such never really took off the way it was expected to. Primarily because unlike ATMs, banks did not have any control over the security of the internet browser, the channel or the users' PCs. Fundamentally, Internet Banking was (and still is) unsecure, public and unsafe.

Even today, banks cannot guarantee users protection from cyber fraud, phishing, pharming, man-in-the-middle & man-in-the-browser attacks, malware, spyware, Trojans, key-loggers, screen-scrapers, etc. that pose huge security risks to net banking customers and which have already resulted in tremendous financial losses. In fact, cyber thieves have even started duping customers with fake emails making the banks wary to use even the most basic communication channel.

As a result, banks have still not been able to leverage the true potential of the internet as the lowest-cost-per-transaction-tool offering highest penetration and growth.



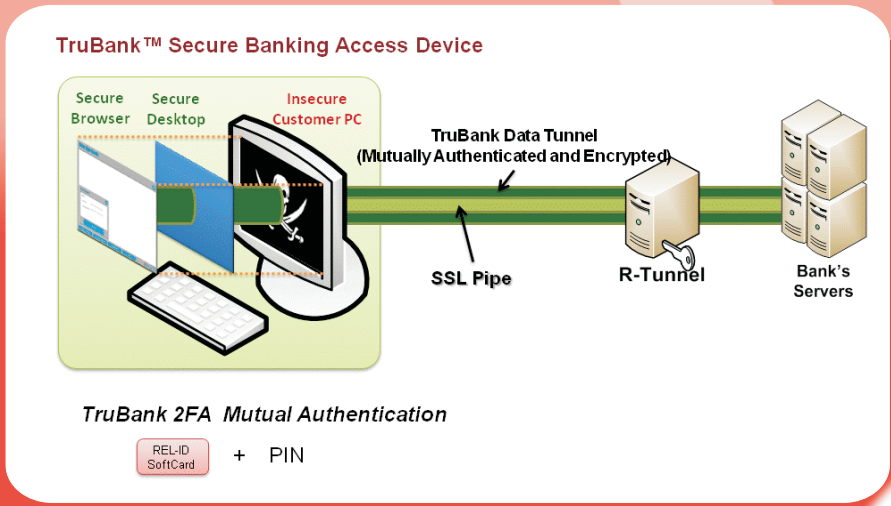
It has been 40 years since the birth of the Internet. Yet, the world over, we continue to predominantly use only ONE Internet Browser for ALL kinds of activities – from accessing emails, doing research, downloading songs and videos, to social networking, sharing information and documents, viewing objectionable content, and of course – Internet Banking!

It is time for a paradigm shift. We bring you TRUBANK – an end-to-end secure channel with a secure browser and secure desktop, using patented Rel-ID technology that will change the face of Internet Banking as you know it today.

A PREVIEW OF THE FUTURE – INTERNET BANKING 3.0

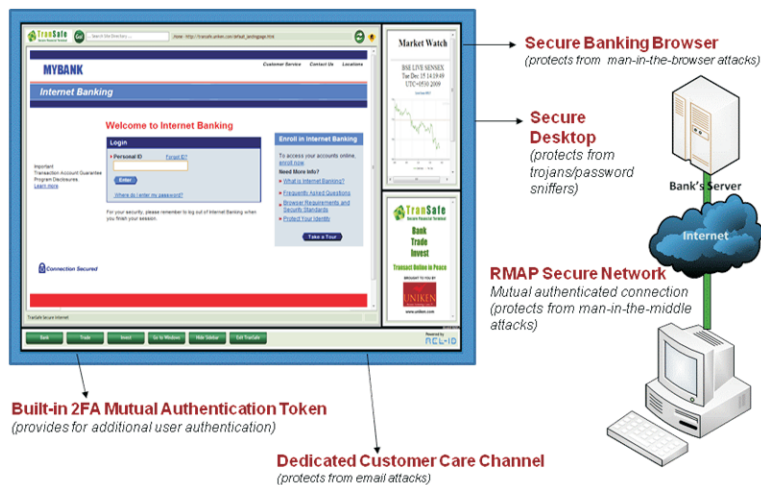
1. Creates a **Secure Desktop** on the customer's PC that blocks malicious software from accessing the secure banking environment. This effectively blocks key-loggers, screen-scrapers and Trojans from capturing user's inputs to the bank.
2. Contains a **Secure (hardened) Browser** that blocks all malicious software like BHOs (browser helper objects) and add-ons to load along with the browser and blocks man-on-the-browser attacks.
3. Provides a **RMAP-secured Communication Channel** that offers 1024-bit encryption and encapsulates the bank's SSL connection to provide military-grade communication security to the bank's customers at the protocol level itself. It authenticates the bank's server which in turn authenticates the client simultaneously before any information is shared by the customer, thus ensuring no other servers or man-in-the-middle attacks & session hijacking attempts can harm the customer or the bank.

TRUBANK FEATURES:



Think of it as a dedicated, safe, secure, private 'Banking Browser' (if one might call it that) that creates a secure environment to carry out transactions over an exclusive, dedicated end-to-end secure channel, with military grade security that no hackers, phishers, spyware, trojans, etc. can break into.

THE TRUBANK ADVANTAGE



Security Essentials – TruBank ensures that...

1. Security and integrity of the access device being used for accessing internet banking and that no malicious program has access to the banking environment on the access device
2. The client authenticates the server and the server authenticates the client before any identity credentials are shared – connection level authentication rather than application level authentication
3. A Secure Network is created and maintained between the client and the server over which banking services are provided. Essential characteristics of such network are mutual authentication, end-to-end encryption and ability to create a private network on the internet
4. The data being transmitted is not revealed in clear at any point in time to any network element
5. The access device cannot connect to any other server except the banking server – a dedicated access device for banking services

Business Essentials – TruBank ensures that...

1. The bank should have complete control on the business channel
2. The bank should have the ability to roll-out additional services to customers through the same channel
3. The User convenience and experience should be enhanced
4. The roll-out should be simple and fast
5. The banks should be able to brand the channel with its own branding and look-and-feel

Technology Essentials – TruBank ensures that...

1. The technology is able to work with existing banking systems and processes
2. The system is scalable to support additional customers
3. The product has componentized features with the ability to add and remove additional features easily
4. The product has a faster time-to-market for new services

A comparison of various competitive solutions, their costs and features is provided below to show why opting for TRUBANK makes more business sense.

Necessary Security Features	Rel-ID TruBank	Client PKI Certificates	OTP Tokens
A secure desktop environment for doing internet banking	Yes	No	No
A secure / sandboxed browser for doing internet banking	Yes	No	No
Authentication of bank's website using <i>a priori</i> knowledge	Yes	Yes	No
Prevention of connection if website authentication is false	Yes	Yes	No
A mutually authenticated communication protocol	Yes	Yes	No
An end-to-end encrypted communication protocol	Yes	Yes	No
Authentication of customer based on more than one factor	Yes	Yes	Yes
Dynamic change of identity credentials of the customer	Yes	No	Yes
Dynamic change of identity credentials of the bank	Yes	No	No
Authenticate the receiver before sending identity credentials	Yes	Yes	No
Transaction Authentication	Yes	Yes	Yes
Transaction Verification	Yes	No	No
Transaction Signing	Yes	Yes	No
A secure messaging channel for communicating with the user	Yes	No	No

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