

# BioGate

## A full-featured Identity Switch™

- ♀ Unifying multiple identity systems to create a trusted foundation for a secure and flexible digital future
- ♀ Enabling real time authentication of customer identities using multiple sources of biometric and demographic data
- ♀ Process identity-based transactions at any possible customer touch point without the complexities of integrating to legacy systems
- ♀ Ensuring full protection of personal information that engenders trust in every identity based transaction

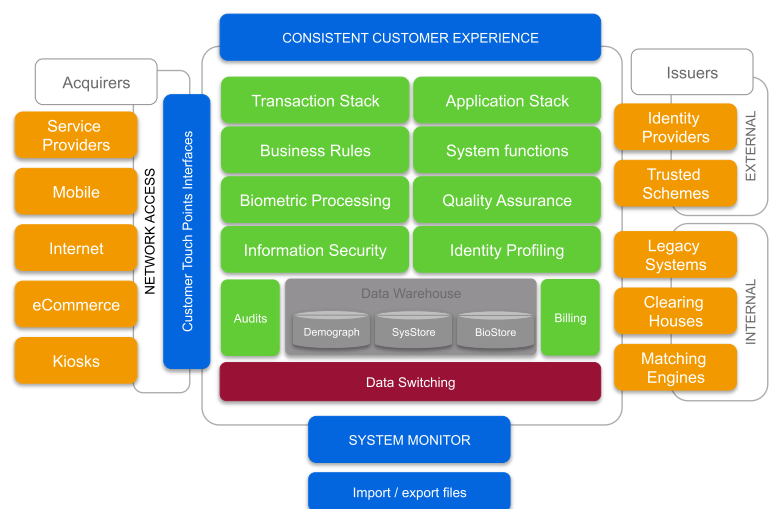
As the world's first Identity Switch™, BioGate is an integrated platform that enables acquiring, authentication, profiling, routing, switching and authorizing of identity based transactions across multiple delivery channels. BioGate provides a full range of functionality to process any identity transactions. These may include traditional terminal based authentications, mainstream transactions that are verified in real-time at a central biometric store, or even transactions effected on mobile terminals or e-commerce

websites. Authentication requests are generated by the acquirer or registered service provider, endorsed by the customer and routed through the BioGate Identity Switch™ for validation against relevant authentication data sources owned by various issuers. This enables organizations to increase profitability, enhance customer service and improve flexibility in an increasingly agile environment. The result is higher customer trust, customer satisfaction and more profitable customer relationships.



- ♀ Enables acquirers to securely process high volume Identity information via any channel for real time authentication purposes.
- ♀ Integrates real-time data from multiple sources to allow for a more comprehensive view of the identity profile of each customer.
- ♀ Eliminates the cost and complexity of consolidating disparate systems and provides a single point of integration to present and future systems.
- ♀ Provides strong risk management capabilities with tailored authorization parameters (by customer-, channel- or transaction type).
- ♀ Ensure consistency of service levels and information across multiple customer touch points regardless of modalities and technologies deployed.
- ♀ Facilitates rapid deployment of new functionality and accelerate time-to-market of feature-rich solutions and services that customers can trust.
- ♀ Data that is fully secured and encrypted using industry leading algorithms. Every transaction is backed with a detailed audit trail.
- ♀ Help deliver agile and innovative solutions that result in measurable cost savings, increased revenue and improved customer relations.

- Highly flexible real-time Identity clearing.
- Identity life cycle management including acquiring, issuing, activation and revoking.
- Configurable authorization criteria per customer, acquirer or application.
- Manual or automated file upload capability.
- Full protections of biometric and personal data.
- Electronic file delivery and reporting.
- Multiple concurrent acquirer programs.
- Device, channel and application independent.
- Segmenting services to a variety of transaction types.
- Integrated detailed billing engine.
- Advanced integration protocol for host-to-host setup.
- Advanced data processing, compression, storing.
- Real time interoperability assurance.
- Fully compliant to relevant standards and regulations.
- Irrefutable transaction and activity audit trail.
- Uninterrupted availability through horizontal scalability.
- Securing the investment with a technology growth path.
- Foundation for e-Government strategies.
- For ultimate trust, triproval policies in every transaction.



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