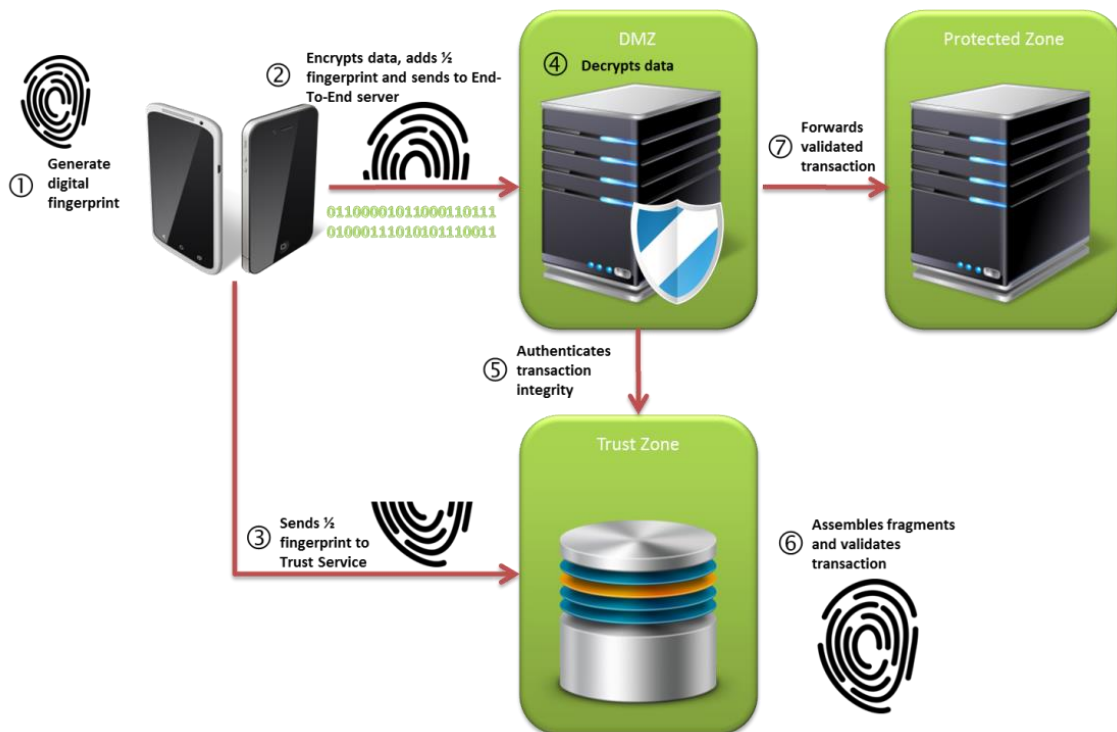




The m:Cypher[®] Network & Application Security platform underpins the m:Cypher[®] Payments solutions to provide the world's most secure online and mobile commerce environment.

m:Cypher[®] combines symmetric and asymmetric ciphers to deliver secure point-to-point encryption between client and server. Unable to be intercepted and observed via man-in-the-middle attacks, an m:Cypher[®] transaction also carries a digital fingerprint that certifies the authenticity of the transaction. This digital fingerprint, tightly derived from user & device identifiers and from the data payload, authenticates the source of the transaction and ensures that the data has not been tampered with during transmission between the client and server.



m:Cypher[®] uniquely splits the digital fingerprint and sends one fragment to the server and a second fragment to a Trust Service. The Trust Service assembles the fingerprint fragments, validates the integrity and provenance of the transaction, and returns an authentication code.



Data security standards provide a framework to secure data centre and office IT environments. But what is happening outside of your control? Web sites and Web APIs provide anywhere, anytime access to internet banking and payment services but public networks and iOS/Android application store distribution hugely increase the surface area for attackers to discover and exploit weaknesses.

m:Cypher® Network & Application Security addresses fundamental weaknesses in HTTPS communications and helps secure payments within mobile applications .

Network Security

- Data is encrypted inside SSL/TLS tunnel. Cannot be observed even if request is proxied
- Hides service end-point behind encryption firewall. Reduces attack surface
- Verifies transaction integrity. Transaction cannot be tampered with
- Unique Id to each request. Transaction cannot be replayed
- Out of bounds authentication user/device relationship. Authenticates transaction source

Application Security

- PIN / Password entry to unlock encrypted data store. User has to authenticate with the application
- Application, Device & User affinity restricts access to server resources to authenticated users
- Policy driven lock, block and destroy rules for data store



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