



TECHNOLOGY ■ CONSULTING ■ INNOVATION

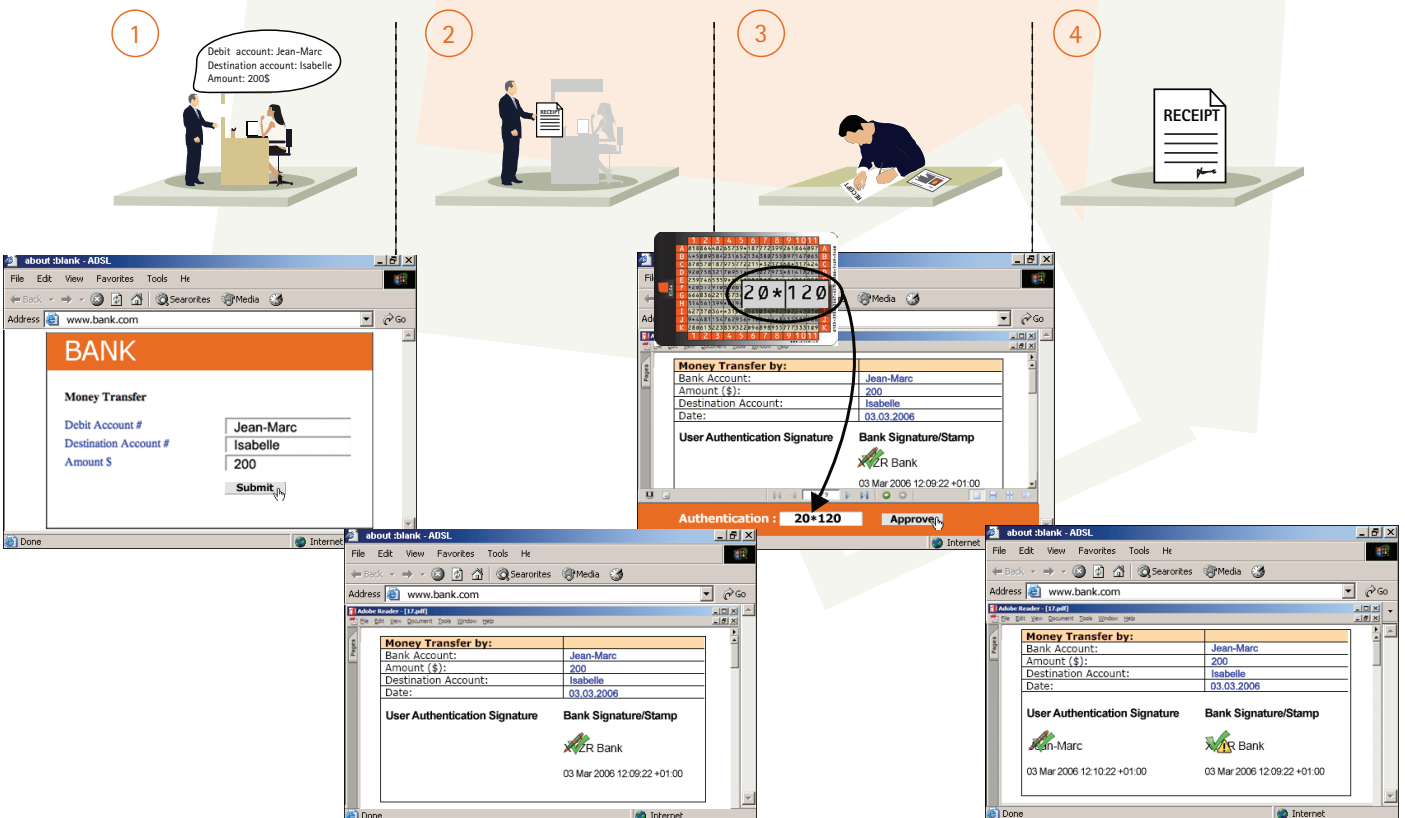
Arx
www.arx.com

ELCA

Premium security for eBanking services is now possible at minimal cost thanks to the ELCARD-CoSign™ joint solution.

The joint solution securely combines ELCARD 2-factor authentication with the CoSign digital signature. The result is as strong and powerful as any other distributed PKI solution. However, it does not carry the inherent complexity and high cost of distributed PKI. Entirely clientless, the solution is a highly secure, easy-to-use and inexpensive, all-in-one package.

Together, ELCARD and CoSign technologies provide banks with maximum protection for risky financial transactions. ELCARD simplicity and ease-of-use allow customers to conduct the same transactions via their web browsers as they would do standing at the counter in the bank.

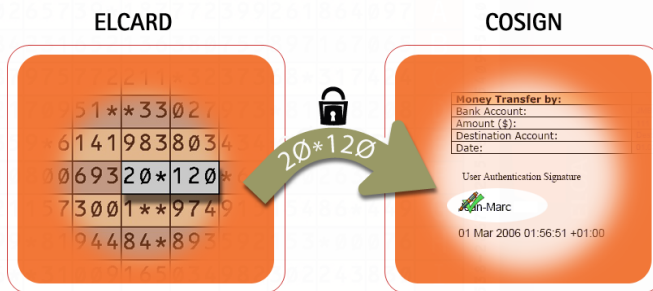


1. Customers complete and submit a money transfer request.
2. The bank returns a transaction receipt and requires the customers to approve it.
3. Customers check and sign the receipt.
4. The bank completes the transaction and both parties keep a copy of the signed receipt as a proof of the transaction.

The ELCARD-CoSign joint solution combines the enhanced benefits of PKI-based technology using a simple bingo grid.

ELCARD is ELCA's strong authentication solution for Internet. Thanks to a small plastic card containing a grid of characters, owners can easily generate hundreds of 2-factor one-time passwords.

Totally self-managed and based on low-tech tokens, the solution dramatically reduces acquisition and ownership costs.



Algorithmic Research's (ARX) CoSign is a non-forgable, simple-to-use digital signature solution appliance. It delivers an innovative way to digitally sign web-based transactions, documents and forms.

ARX's digital-signature solution ensures data-integrity, guarantees signer authenticity and, provides non-repudiation of business transactions.

ELCARD-CoSign solution presents the following advantages for banks and customers:



Premium security services

Trust

- Ensure authenticity and integrity of transactions through inalterable signed PDF receipts
- Final PDF receipts offer non-repudiable proofs of transactions as authentication and signature are indissociable

No support

Independency

- Secured transactions possible anywhere/anytime thanks to a client-less solution
- Full independency through ELCARD self management and invisible PKI complexity
- Easy-to-understand process that emulates classical bank counters

Low cost

No charge

- Minimum acquisition cost solution with low-cost CoSign PKI and low-cost ELCARD Authentication
- Mimimum TCO thanks to 0-management for both, CoSign and ELCARD
- Minimum TCO thanks to disposable authentication tokens and to self-generated user certificates

ELCA

Av. de la Harpe 22-24
1000 Lausanne 13
Switzerland

Tel. +41 (0)21 613 21 11
Fax +41 (0)21 613 21 00
info@elca.ch
www.elca.ch

ARX

10 Nevatim Street, Kiryat Matalon
Petach Tikva, Israel 49561
Israel

Tel. +972 3 9279500
Fax +972 3 9230864
sales@arx.com
www.arx.com