



THE
RIGHT PARTNER
FOR YOUR
MOBILE PAYMENT



**Secure
System of
Payment**
® s6pay.com

TOTALY SECURE
COST ULTRA COMPETITIVE
EASY TO USE

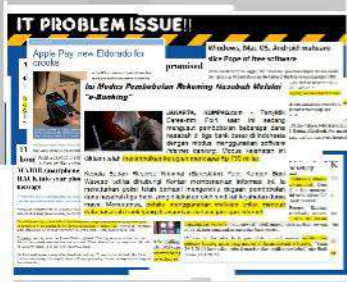
By:



Sydeco

The situation as it now exists

Not a day passes without a bank, to speak only of them, is the victim of a malicious act, losing each time, if it is not large sums of money, confidential customer data.



Insecurity is everywhere in the payment systems.

Insecurity is first found in mobile devices such as Smartphone, tablets or other. It is also affecting especially the payments that use bank cards or credit cards:

Smartphones

MAJOR flaw lets cybercriminals HACK into your smartphone with ONE text message



Smartphone, nobody can deny it because it is obvious, are very vulnerable to virus attacks or malware through which malicious people easily take ownership of your personal data stored in it. These people just inject virus or software through media such as SMS, MMS, e-mail (attachment), Wi-Fi, Bluetooth, NFC, OS, web browser, etc.

Card as means of payment

Card Fraud Rises across Europe, amounted to \$1.44 Billion - ECB

Transactions made through credit and debit cards also have many weaknesses and vulnerabilities, as they involve the **transmission of personal and sensitive data**, precisely those that bad people are looking for resale.



These transactions are also vulnerable given the **number of stakeholders** they imply, each of which can be an easy point of attack for the one who decided to appropriate the transmitted data, whether at rest or in motion or stored waiting that the payment order is executed.

Nobody will contradict these weaknesses. Each day brings new about it.

SSP

Based on these observations, we decided to study the issue of security in electronic payments from a single phone or Smartphone. Our research and our studies have led to the realization of SSPcl© and SSPsc© that are based on a new information transmission approach and that have the triple benefit of providing absolute security, of being financially out of competition and finally out to be easy to use.

CHARACTERISTICS OF SSP

The SSP system covers both the **electronic payment** from a mobile device and the management of the electronic wallet.

The management system complies with the laws on money laundering and follows the recommendations of the European Commission and those of the FATF.

Its THREE great features are the **absolute Security** of the system, the **Cost of use** which is **out of competition** and the **specific Benefits** it offers to those who use it, BANKS, VENDORS or CUSTOMERS.

ABSOLUTE SECURITY

System security is complete because it covers the use of a Smartphone, the data transmission and the servers responsible for managing the system.

The SMARTPHONE

Because,

- There are **no sensitive data in the application.**
- There are **no sensitive data in the Smartphone.**
- There is no **trace of sensitive data** (authentication, validation, questions and secret answers) in the memory of Smartphone because they are only used as mere mirrors.

The DATA TRANSMISSION

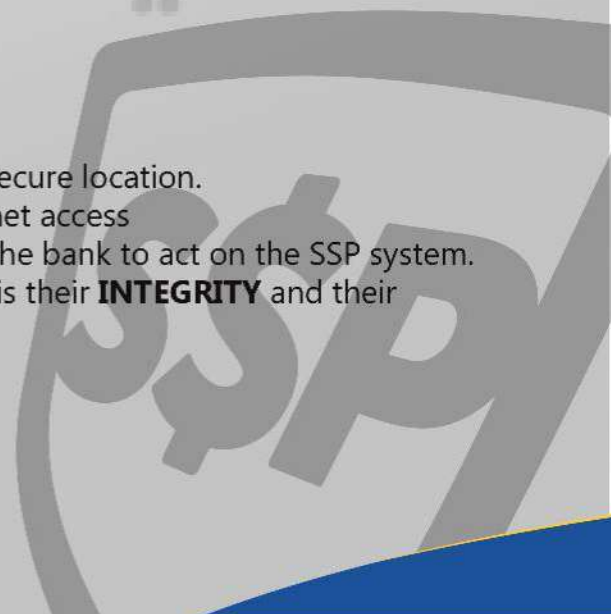
Because,

- There is **no transfer of sensitive data** so there is no handling of sensitive data
- There is **no stakeholder** so no unnecessary vulnerability
- **Two encryption systems** are used for communication between the server and the Smartphone.
- All data are sent via our **asymmetric system** that prevents phishing (system protected by patent and copyright).
- There is **no direct contact client / bank** and vice-versa so no possibility for a malicious person to appropriate the money in the wallet, even if the attack is coming from outside or from inside the bank.

The SERVERS

Because,

- The servers are super protected and hosted in a highly secure location.
- The primary server is completely isolated from the internet access
- There is no possibility for an attack coming from inside the bank to act on the SSP system.
- **CONFIDENTIALITY** of the data is provided just as it for is their **INTEGRITY** and their **AVAILABILITY.**



PRICES OUT OF COMPETITION

The costs are much lower because:

- There is no stakeholder to be paid, as that is the case in the cards system.
- Prices are out of competition.

BENEFITS FOR EVERY ONE

SSPcl©

SSPcl© which is the name of the management of the payment system made from a Smartphone allows:

- **P2P payment** using NFC technology, QR codes and Sim card,
- Transfer in **REAL TIME**,
- **Withdraw**,
- **Transfer** to another account in the wallet or to an account in another bank without territorial limit,
- **Access** to many other financial or business opportunities.

Client :

- Knows at any time his financial position:
 - o The balance of his account BEFORE and AFTER the transaction,
 - o At the end of the month with details of the transactions,
- Receives promotions of vendors, only if he wishes it,
- Knows at any time where he is in its loyalty programs,
- Can join a network and derive benefit of it.
- DCan determine the position of the vendors by sector of activity or within 500 meters.

Vendor :

- Receives his money immediately, in **REAL TIME**.
- Receives a daily list of transactions of the day
- It is possible to decompose payment into **Principal, Taxes and Service** and to receive at the end of the day the total of each,
- The same service is offered at month end for transactions during the past month,
- **No fees payable to intermediaries since there is none,**



- Applications will be made available to vendors to enable them to:
 - o Create a **network** or join an existing network giving access to specific benefits for those who are members
 - o Establish a **loyalty program** while keeping updated the accounting of the benefits given to customers,
 - o Participate freely to some actions that SSP could lead,
 - o To **promote his products / services** by sending emails
 - o Appear on a map of the area **indicating its position**.

The Bank :

SSP enables the Bank :

- To fight against the loss of an industry for the benefit of foreign entities in the banking
- To keep its clients,
- To extend the number of its customers by offering a service that all banks will not offer,
- To attract new customers, thanks to SSP,
- Being discharged from the accounting and management of the account of its clients while keeping the benefit because SSP is not only a way of payment but also an electronic portfolio management tool.
- To offer its customers a completely secure service.

SSPsc©

SSPsc© allows anyone with a simple phone, to perform all financial transactions, being in contact with the server via SMS.

Thanks to this system,

- Anyone with a simple mobile phone can access the financial system even if he does not have a bank account,
- No one is financially excluded.

SSPsc© allows indeed,



- PP2P payment using NFC technology, QR codes and Sim card,
- Transfer in REAL TIME,
- Withdraw,
- **Transfer to another account in the wallet or to an account in another bank without territorial limit,**
- Access to many other financial or business opportunities.



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