



SafeTok "Dual Key" 3 Factor Authentication.

"Dual Key access & authentication system for secure online banking."

Many traditional bank accounts require two signatures for a transaction to be valid.

However Banks often restrict online access to this type of account either limiting activity to internal transfers only or requiring the account to be changed to a single signature account.

For professional service firms working under rigorous governance regulation and compliance codes and with strict rules covering access to client accounts this can become a significant problem.

It is a particular problem for professional service firms handling international clients where compliance codes from multiple international jurisdictions, overlap and sometimes contradict each other.



SafeTok is a unique solution to the problem of dual key access to online bank accounts.

Each authorised signatory to the account is issued with their personal SafeTok biometric pen drive.

Each user scans a fingerprint which will be used to authenticate them to the SafeTok Authentication Server together with a separate backup fingerprint scan in case of injury.

There is provision in the authentication process for a separate "under duress" fingerprint scan which if used will trigger a security alert.

To access a dual key online account all that is needed is that two or more authorised signatories access the online account simultaneously. Access can be from anywhere in the world. The sequence in which the biometric (fingerprint) authentication takes place is customisable as is whether only single or multiple transactions can be authorised.

Transaction confirmation data is displayed on screen and can also be sent directly to the secure partition of each SafeTok device plus, if required, to one or more third parties.

Three Factor Authentication

1. What you know (username and password).
2. What you have (the SafeTok device).
3. Who you are (your fingerprint)

SafeTok allows organisations to protect their accounts using either single or multiple fingerprints.

These are the most secure and reliable type of personal biometrics available.

To login, just scan a finger over the SafeTok USB drive fingerprint sensor.

Once verified only the true owner will get access.

- A SafeTok USB drive can store non sensitive files without fingerprint protection.
- Confidential files are stored in the USB drive using fingerprint protection
- One device secures multiple accounts
- Password resets can be "pushed" to the SafeTok device
- More complex and therefore more secure passwords can be used.
- The password is not revealed to any unauthorized person at any time.

