

MOBILE SIGNATURE BUSINESS BENEFITS

The Time Is Now

Our Value Proposition to

Financial Institutions

- · Managed authentication solution
- Common user experience
- Customer access enabler for mobile banking and e-commerce
- Cost effective solution

Mobile Network Operators

- Increase subscriber stickiness
- Enable new cloud based services for both consumer and corporate customers
- Enable e-commerce

Public Sector

- Common e-service experience
- Easy and unified user authentication and consent for all services
- · Proven security, strictly standard-based

System Integrators

- Service integration provides better revenues
- Improve your authentication and service offering with consent applications and transactions
- New positions for managed services
- New opportunities to service integration
- New message about the best choices available

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Why Mobile Signatures?

New drivers for security, openness and standards increase as the Internet is truly taken into commercial use: the use of cloud based services, online banking, e-government and e-health solutions are growing exponentially.

Traditional "Walled garden" solutions are on the way out. Enterprises and consumers have reached the limitations of proprietary registration and authentication processes, tokens and dongles and they are aware of the password security vulnerabilities.

Business opportunities are growing. Mobile operators and GSMA have jointly studied to speed-up mobile signature service growth. Several mobile operators have already launched their services in Finland, Norway, Iceland, Switzerland, China, and Moldova.

It is time for service developers and integrators to enter the business.

Solid Technology Partner

Methics is an independent software vendor with more than 10 years experience of open standards, modern Internet architectures and security in data communications. We have resolved, packaged and documented the whole solution needed to use Mobile Signature Services.

Methics' Kiuru platform is a robust open standards based Java software, used by multiple mobile operators for more than 8 years, commercially supported; a stable high performance product. Methics has a long experience in developing and integrating new interfaces fast and cost-efficiently whenever needed.



Mobile Signature Service is a part of ETSI mCommerce technology development.

"Mobile signatures are the future of online security simply because of reliability and cost issues. Methics' implementation is fully based on open standards, modularity and the solution is architecturally the most elegant and scalable that I have seen."

- Lasse Leppänen, DNA Finland



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Solution Overview

Technology

Methics solution is a standards--based secure message routing server for mobile signature services. It consists of the Kiuru server application platform, which runs on the latest Java 8 and Servlet 3.0 application server compliant with modern load balancing, virtualization and cloud technologies. The platform binds software modules together and provides common configuration, logging and monitoring infrastructure for mobile signature server applications.

Various messaging and provisioning services run on top of the same technology platform. Therefore the same server software can run MSS service, service registration, RADIUS or RESTful interfaces. You can build up your own customer solution by using the same system components in different configurations or you can use commercial off-the-shelf components to build up high-availability or geo-redundancy systems by using common web service design styles and databases.

Integration

MSSP (Mobile Signature Service Provider) provides multiple open integration points:

- Integration of applications authentication or transaction approval services
- Integration of value added services mobile user information is delivered within the authentication response
- Integration of new registration processes when new level of assurance is needed

The baseline for integration is SOAP technology with SSL security. You can use also RESTful API or RADIUS interfaces.

Kiuru MSSP enables Mobile ID services as well as GSMA Mobile Connect services. Kiuru MSSP provides support for a complete set of PKI registration operations as well as various Certificate Authority interfaces. Kiuru MSSP can also securely manage MobileConnect symmetric key material.

Managed Security Service

MSSP technology is based on a four-corner-model. The model divides MSSP roles into two parts: Home MSSP and Acquiring Entity MSSP. The Acquiring Entity (AE) role is for Application Provider integration and this role is natural for many integrators: they can integrate and manage dozens of applications.

Communication with all mobile users goes through a single operator's standard interface. Additionally, users have the freedom to select any mobile operator.

For Application Providers this means that the mobile user registration, authentication device, life-time maintenance and customer care as well as application integration solution is a managed service operated by mobile operator with a 24/7 help desk.

Solution Design

Methics Solution consists of configurable server platforms, which can be flexibly bound together to form a preferred customer solution. You can create multiple sites, or you can use your own security architecture and components.

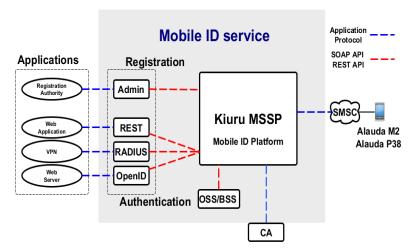


Figure 2: Flexible, open, standards based solution architecture

Protect Your Investment

Mobile Signature Service provides a large set of features which are necessary for a universal authentication service. It provides all the necessary functions for the Application Provider's service roadmap. It provides a complete end-user solution with auditable security, consistent user experience and commodity customer care. Additionally, it is based on open standards and the most secure authentication technologies available.

Mobile Signature protects your investments on e-services and customer relationship.