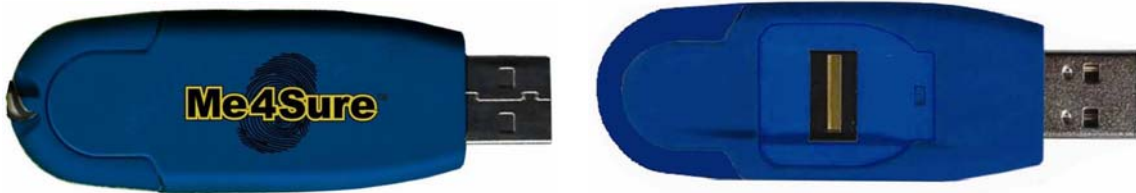




# SOLAS™

Secure Online Authentication Solution



## Fact Sheet

*Annapolis, MD/ Boston, MA/ Chapel Hill, NC*  
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❖ *Identity theft is the fastest-growing crime in the United States, affecting 10 million Americans and costing consumers and businesses over \$55 billion in 2006.*

SOLAS efficiently and effectively combats unauthorized access, fraud, theft and identity theft associated with Internet/Intranet-based transactions.

It provides individuals, financial institutions, businesses, governmental and nonprofit organizations, and Internet merchants with superior Internet authentication security.

SOLAS is a biometric, cryptographically protected, portable USB drive. Unlike other security devices, SOLAS features a secure, multifaceted, cryptographic communication process. The multi-layered authentication process ensures accurate, instantaneous verification and authentication of all authorized parties in every Internet-based transaction. SOLAS protects individuals and organizations against impostors, hackers, spies, phishers, pharmers, and other forms of Internet intruders.

SOLAS secures your internet/intranet activities....Simply!

- ❖ Stops unauthorized access, fraud, & identity theft on all transactions
- ❖ Eliminates all keystrokes, Usernames, Passwords, or PINs
- ❖ Does not use or require the end user to load any software
- ❖ World-class encryption, true multi-factor authentication
- ❖ Biometric single sign-on authentication
- ❖ Meets regulatory requirements
- ❖ Never transmits or exports fingerprint data
- ❖ Users can customize the device to meet branding requirements
- ❖ Is Plug-and-Play

In addition to protecting Internet/Intranet transactions, SOLAS can function like a standard USB storage device when configured with additional memory. Unlike other USB storage devices, SOLAS protects access to the stored data with biometric technology. Only the enrolled user can access the stored data. Even if the user loses the SOLAS device or someone steals it, the stored data is inaccessible and remains protected.

### **Encryption and Protection of Customer/User Identity**

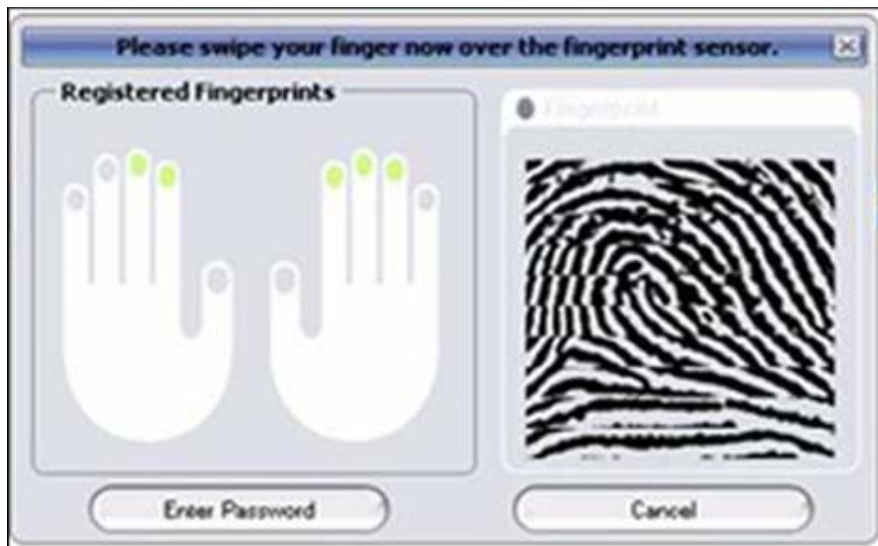
The SOLAS solution provides the maximum in user protection by digitizing and encrypting the enrolled data/fingerprint(s) and by storing this information only in the SOLAS device. SOLAS does not use external programs, software, or hardware in the storage and encryption process. The SOLAS device and authentication process never exposes, transmits, transfers or exports the encrypted fingerprint data. The encrypted fingerprint data only verifies the user to that particular device.

## Multi-level Authentication Process

SOLAS uses a multi-level verification and authentication process to ensure that each user has connected to an authorized entity before any transaction can begin. The Authentication Service Provider (ASP) issues random challenges that prevent any replay of prior transactions. This ensures that each response corresponds with the current random challenge and not with one previously generated. The biometric authentication process activates SOLAS, and the corresponding transaction verifies the enrolled user's identity and authorizes the required authentication or payment/transaction.

## Using SOLAS for Secure Internet Transactions

To use SOLAS for a secured transaction, the user simply inserts SOLAS into a USB port on any Internet-enabled PC. The user then places an enrolled finger on the biometric sensor panel.



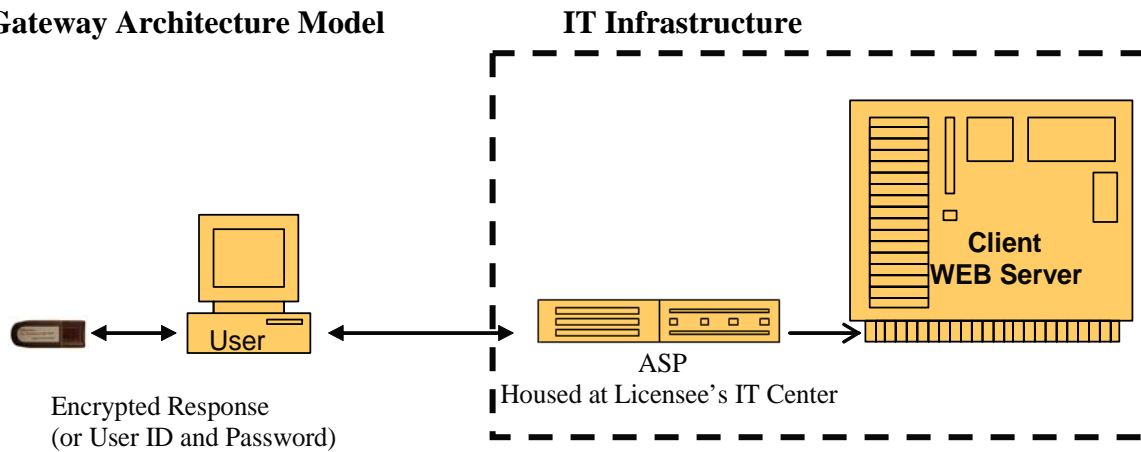
Once SOLAS validates the user's fingerprint, SOLAS activates the cryptographic authentication process with the ASP's database. Then, the ASP, via a secured link to any compliant financial, commercial or government Web presence, issues a random, encrypted challenge to the SOLAS device. The SOLAS device then replies with a time-sensitive, encrypted response to the ASP. The entire process takes less than two seconds.

It is this secure, encrypted 'dialogue' that provides SOLAS with a large competitive advantage over any other security authentication and transaction solution.

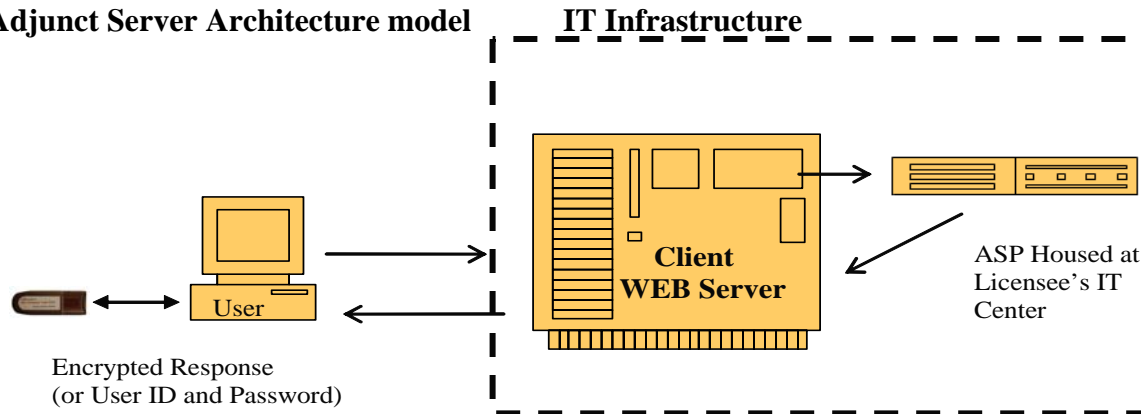
## Deployment of the SOLAS Solution

Deployment of the SOLAS Solution requires little if any configuration changes to the client's IT infrastructure. This enables rollouts to occur in a matter of days, unlike other authentication platforms that usually take weeks or months. M4S' Professional Services Group can install either a Gateway Architecture or an Adjunct Server Architecture Model to fully conform to and comply with each organization's IT standards.

### Gateway Architecture Model



### Adjunct Server Architecture model



Contact [info@Me4Sure.com](mailto:info@Me4Sure.com) to schedule a demonstration or to request additional information.

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