



IS YOUR DATA
SAFE?

INCREASE YOUR CREDIT, ACCESS AND ID CARD SECURITY
WITH OUR **BIOMETRICALLY ENABLED CARDS**



DATA SECURITY

IS CREDIT AND ID CARD SECURITY REALLY AS GOOD AS IT GETS?

- There were 10 million victims of identity theft in 2008 in the United States (Javelin Strategy and Research, 2009)
- 38% of ID theft victims had their debit or credit card number stolen (Javelin Strategy and Research, 2009)
- 37% of ID theft victims had their Social Security number stolen (Javelin Strategy and Research, 2009)
- It can take up to 5,840 hours (the equivalent of working a full-time job for two years) to correct the damage from ID theft, depending on the severity of the case (ITRC Aftermath Study, 2004)
- The average victim spends 330 hours repairing the damage (ITRC After math Study, 2004)
- After suffering identity theft, 23% switched their primary bank or credit union, and 22% switched credit card companies (Javelin Strategy and Research, 2009)
- In 2008, existing account fraud in the U.S. totaled \$31 billion (Javelin Strategy and Research, 2009)
- Businesses across the world lose \$221 billion a year due to identity theft (Aberdeen Group)
- On average, victims lose between \$851 and \$1,378 out-of-pocket trying to resolve identity theft (ITRC Aftermath Study, 2004)
- The mean cost per victim is \$500 (Javelin Strategy and Research, 2009)

BIOMETRICALLY ENABLED CARDS INTRODUCTION

THE PROBLEM

Current credit/debit cards and ID cards, rely to a large degree on the magnetic stripe on the back of the card to store the personal data for access by ATM's and other card readers . This technology has been around for more than 40 years and is a reliable and very cheap system.

It is also the only truly global system where EMV chip solution is the only other system approaching global implementation.

this data is permanently available and unfortunately it is not that difficult to copy data from a card, and reuse them to manufacture counterfeit cards.

This presents a problem in relation to financial transactions - but to an even higher degree where cards are used as personal identification, such as social security cards or other national ID as well as in managed access systems, as used in airports, powerplants and other governmental institutions.

THE SOLUTION

The BE Card is a plastic card which can be used in existing payment terminals and other readers like magnetic stripe, RFID, EMV etc.

The BE Card uses a dynamic magnetic stripe instead of the traditional magnetic stripes for storing card data, and has an integrated fingerprint scanner which allows for biometric authentication.

This means that unless the card is activated biometrically by the rightful owner - NO data can be retrieved from the card by ANY payment terminal or other type of reader.



KEY ADVANTAGES

A BE CARD LOOKS EXACTLY LIKE ANY OTHER PLASTIC CARD - EXCEPT FOR THE **INTEGRATED FINGERPRINT** SCANNER OF COURSE.

- Incontrovertible link between card and card owner
- Works in all existing readers and POS terminals*
- All biometric transactions on card only
- Onboard fingerprint enrollment
- Credit card format (ISO 7810)



** Magstripe, RFID and EMV readers and POS terminals*

BE CARDS KEY ADVANTAGES



FOR ACCESS SYSTEMS

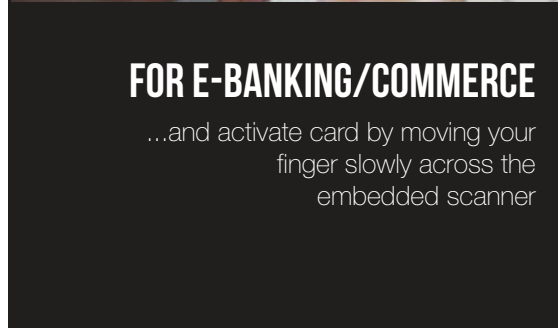


FOR CREDIT/DEBIT CARDS



FOR E-BANKING/COMMERCE

Tap card with your finger to turn on the microprocessor...



FOR E-BANKING/COMMERCE

...and activate card by moving your finger slowly across the embedded scanner



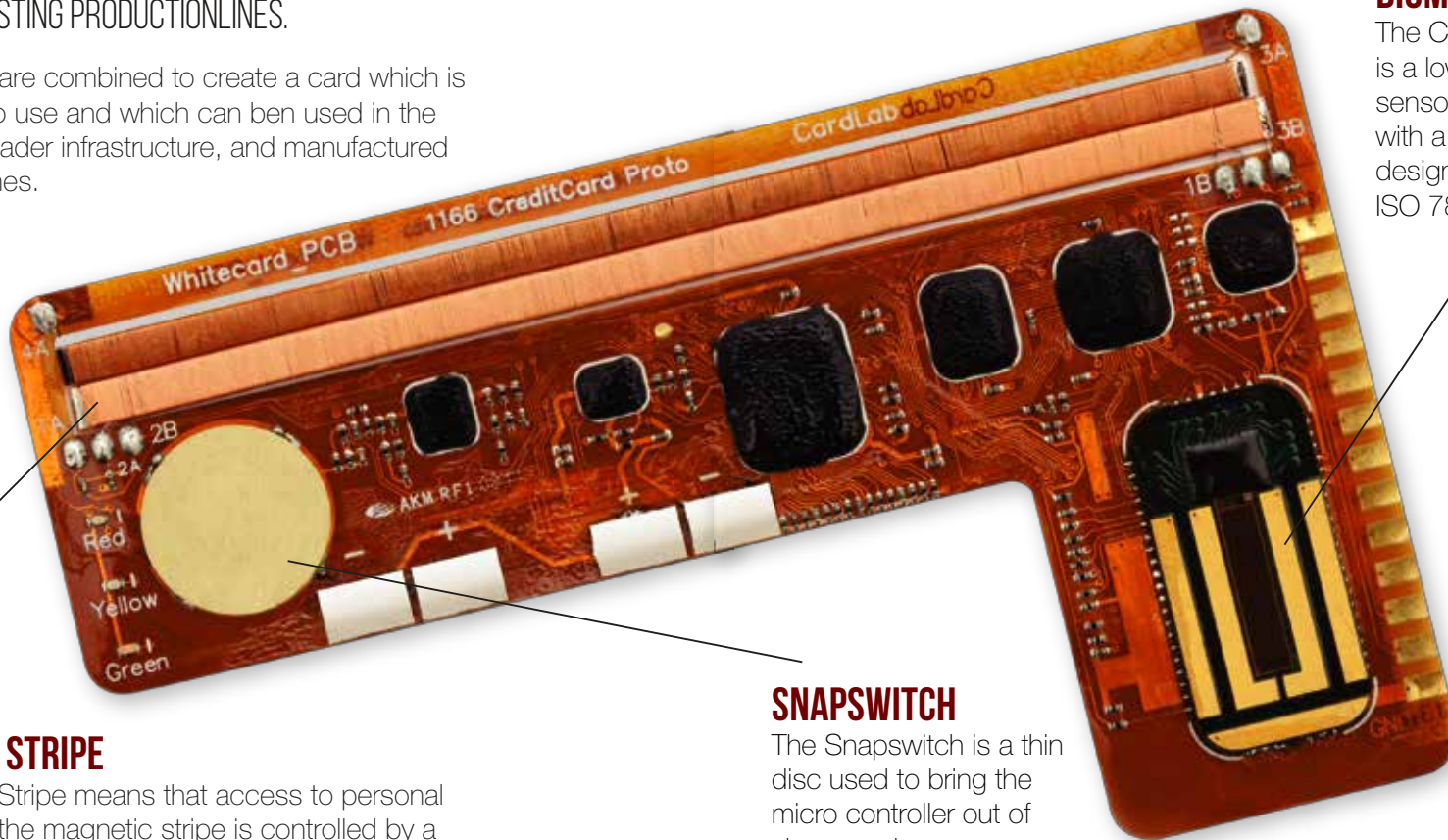
BE CARDS THREE KEY COMPONENTS

THREE KEY COMPONENTS ARE COMBINED TO CREATE A CARD WHICH IS BOTH SECURE AND EASY TO USE AND WHICH CAN BEN USED IN THE EXISTING PAYMENT AND READER INFRASTRUCTURE, AND MANUFACTURED ON EXISTING PRODUCTIONLINES.

Three key components are combined to create a card which is both secure and easy to use and which can ben used in the existing payment and reader infrastructure, and manufactured on existing productionlines.

BIOMETRIC SENSOR

The Cardlab Biometric Sensor is a low power fingerprint sensor technology together with a low power ASIC/MCU designed for battery powered ISO 7810 cards.



DYNAMIC MAGNETIC STRIPE

The Dynamic Magnetic Stripe means that access to personal data programmed onto the magnetic stripe is controlled by a small microprocessor (ASIC/MCU) on board the card, and that the access may be switched on or off by - for instance, ngerprint recognition. This effectively prevents fraud with stolen cards, or recycling stolen data to counterfeit cards.

SNAPSWITCH

The Snapswitch is a thin disc used to bring the micro controller out of sleep mode.

Card_Lab

POWERED CARD
TECHNOLOGIES



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