Cando
Corporate Position

Problem Definition

Many people carry way too much in their pockets (identity, service, membership, loyalty, air miles, coupons, keys, MasterCard, Visa, American Express, Discover …)

Cyber-terrorism is real requiring:

- Physical Access Security
- Logical Access Security
- Transaction irrefutability

Credit and Debit Card fraud continues to grow

- EMV and NFC are happening
- PCI DSS is not the solution

**We will pay for consolidation
As a convenience**

Cando is citizen focused

All other Mobile Wallets are payment or syndicate related

- Payments begs the question of revenue sharing
  - Interchange, regulation, merchant dissatisfaction …
- Brand is too often part of the problem
  - Whose brand?
  - Control over how someone's brand is presented
  - Who owns/exploits the relationship with the citizen

Digital identity is the citizen's responsibility

- Make it easy and transparent
- Offer any enterprise a digital trust mechanism
- Our customer is the citizen who wants to be trusted

Cando starts focused on the easy relationships using cards with no security features today

**The focus is on reducing
What the citizen carries**

✓ **One Thing**
(wallet, keys, phone, cards, coupons, receipts)