

# Cando

The one appliance whose vision, incorporate all of your CARDS, KEYS, PDA, MP3, camera, diary, contacts, memos, email, browser and Phone into one sleek leather wallet with an brick inside.

Security, privacy, responsibility and privilege define a relationship we grant or are granted.

Leveraging the work to develop smart cards such as CAC, PIV, ICAO, EMV, ESTI ... Cando merges cards and the computational power of existing mobile phones into a new age device that can do it all.

Start by capturing your existing cards and storing them in the Cando. Use the internet, SMS, Bluetooth, WI-Fi, screen or NFC connection to present your card to the counter-party. As the counter-party embraces the user empowering nature of Cando they can move forward and build a digital relationship with you; simply by asking you to authorize the load of certificates, credentials, cookies, data and applets.

You and they are protected, secure inside a partition within Cando.

Next, we add your car keys, house keys, office credentials and relationships with our retail partners.

At the same time, we begin work and write patents for a Personal Electronic PIN Pad, as defined within the PCI PED specifications. We embrace everything that exists to support secure PIN, biometrics, and certificates. Early integration is EMV and contactless.

Cando is to be an EMV, PCI, USDOD and USGSA approved device.

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## Security at work for you

### CONNECTING YOU TO THE RESOURCES YOU NEED

Acknowledging today's world of cyber terrorism, phishing, multiple user names and passwords. Accepting that multi-factor authentication is the only reliable means of proofing identity and digital signatures to secure the myriad of interactions we engage in. Cando is an appliance and software built to manage relationships, cards, contracts, warranties, receipts and another form of electronic data while also always being capable of guaranteeing the identity, actions, privacy and authenticity of the legitimate holder of the Cando.

Cando conforms to existing standards and drives the development of open standards; assuring global interoperability across an array of consumer facing relationships, activities and memberships.

Payments, Loyalty, CRM, ERP, Rewards and Points are all solutions the appliance will want to manage in a more holistic way. Each relationship has elements of trust and confidentiality; Security becomes a requirement. Ease of use the focus.



### OPEN SOLUTION

The device is a public commodity that needs to be in every cell phone along with the requisite applets. This requires an openness in developing the business case for each of the stakeholders and a recognition that the best service model is one that you pay for as you use it.

## Easy to use solutions For your personal needs

### THE CONSUMER CENTRIC SOLUTION

We are each individuals

- Our tastes are unique
- We would like control
- We want to be protected
- Security is important

Identity

With Cando

is possible

Anywhere

### Card Manager

The card manager begins with an image of the front and the back of each card in your various wallets and progresses to the capture of the pertinent information on the front and back of the card along with the three tracks on the magnetic stripe. Other information that would be required includes and is not limited to:

- Card name
- Issuer and contact information
- Certificates, applets and advanced techniques

### Payment Manager

Early in the evolution of the appliance, interfacing to existing payment terminals is a investment priority. Simultaneously a new architecture for a more secure payment will be proposed that sits on today's infrastructure. Initially the device will be able to support EMVco compliant kernels and mimic the card at the ISO14443 antenna.

The assumed future flow will be as follows:

- Seller presents request for payment with support
- Buyer taps appliance into field
- Buyer using fingerprint selects method of payment and signs digitally.

### CANDO

PROVIDES AN END-TO-END SOLUTION.

### Transaction level security

By migrating to the EPP being part of the mobile phone and the user employing two-factor authentication responsibly. Every enterprise, supporting mobile access to their products and services along with the face-to-face merchants with NFC installed, is able to participate in secure communications and irrefutable transactions and payments.



The EPP is hardware capable of defining a top-secret digital relationship simply employing a single registrar of the device.

The registrar maintains the specifications and testing procedures and can activate/deactivate/erase any appliance each time the Cando sends a Pulse.

Each enterprise is able to ask the Cando to store data and certificates. These relationships are now empowered to access their data easily. Triggered by the Cando enters its hot zone.

The user is able to accept or deny a connection request from a trusted party.

*The relationship matters*



### SERVED BY THE CLOUD

Everyone accepts that computers, communications and social networking are here to stay. We now have to embrace the fact that companies will attempt to garner loyalty through rewarding and punitive means. Cando is all about eliminating barriers and moving the cost to the user. The cloud can do many things and simply requires identity and authenticity to feel secure



### MOBILE SOLUTION

When we leave home we should not be confronted by three or four things we have to remember. Keys, wallet, phone and Id Card.