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COBASTM

Centralized Out-of-Band Authentication System

The use of third party verification to eliminate hacking and fraud

"In the 1970s, telephone companies had tremendous problems with hackers. The voice and phone signaling were being carried in the same band. The minute AT&T switched to out-of-band signaling, where the signals are carried on a separate band than the voice, telephone hacking stopped overnight."

Ram Pemmaraju,
Chief Technology Officer
StrikeForce Technologies, Inc.

About COBAS

COBAS (Centralized Out-of-Band Authentication System) is a new and revolutionary approach to e-security and authentication. It solves the fundamental problem in online security – the pairing of usernames with credentials sent over vulnerable networked pathways.

COBAS creates an "out-of-band" pathway for authenticating a user's credentials, away from the client network and out of the reach from hackers or intruders. Log in information and passwords are carried separately. User information is submitted, and immediately following, the user is required to provide an additional layer of information for verification. This user authentication is verified by phone or instant message but the COBAS system can add as many as nine layers of security including biometrics such as voice recognition, iris or fingerprint scanning.

How COBAS Works

COBAS creates a separate pathway for authenticating a user's credentials using existing platforms that nearly everyone already has access to -- phones or instant messaging. At Login, instead of being asked for a username and password, a user is only asked to supply a username. Within two seconds of supplying a username, the user's telephone rings (a single cell or desk phone already register to be called for that user). For two-factor authentication (what you know and what you have), the user is asked to enter a password on the phone keys. (The password is what you know. The phone is what you have.) For the three-factor authentication, that guarantees a user's identity, a biometric-based voice authentication can be performed over the same phone.



Walking Through a COBAS Secure™ Transaction

1. The COBAS advantage begins when an online user requests access to a password protected location --a private bank account for example.
2. Instead of seeking authentication from just the bank's server, the authentication request is sent to the COBAS server for verification.
3. The authentication request then goes to the user by means of an outside device (telephone or instant message for example) where the user confirms their identity by means of a pin number, or biometric such as fingerprint, Iris or voice recognition.
4. The information is sent back to COBAS, verified (or declined), then sent back through the bank's server.
5. The user now has access without submitting username and password together over one line --where private information can be most vulnerable and open to hackers and Identity thieves.

Who benefits from COBAS?

- eCommerce companies (Payment, Mail, Retail companies)
- Cellular carriers
- Financial Firms (Banks, Brokerages, Insurance Companies)
- Technology Software companies
- Government (Local/State/Federal/Foreign & Military)
- Education Institutions
- Fortune 1000 firms

The COBAS Difference

- COBAS is the only tri-factor authentication solution using what you have (phone), what you know (pin number or password) and who you are (biometric verified identity).
- COBAS is a solution that integrates with EVERY operating system eliminating IT department headaches and an extensive technology overhaul.
- COBAS is Hack-Proof. COBAS sends user information and credentials through separate lines keeping consumer identity information out of the reach of would-be hackers.
- COBAS Increases Consumer Confidence. Only 5% of Internet users have made purchase online using credit cards for fear of ID theft or fraud. COBAS adds hack-proof security eliminating concern from online consumers.
- COBAS saves companies money. It is roughly 50-75% less expensive than competitor's products.