



Interconnecting
Mobility

Taipei

7F., No. 56 Lane 321 YangGuang St.,
Neihu Dist., Taipei 11491, Taiwan (R.O.C.)
Tel: +886-2-2656-2185
Fax: +886-2-2657-9657

Beijing

Room 503, ShiDaiChangXiang, No.16 Xibahe
Dongli, Chaoyang Dist., Beijing, China 100028
Tel: +86-10-84406569
Fax: +86-10-84440678

Singapore

1003 Bukit Merah Central
#07-51 Singapore 159836
Tel: +65-62729688
Fax: +65-62729838

Hong Kong

Suite 3108A, 31/F., Tower 2, Lippo Centre,
89 Queensway, Admiralty, Hong Kong
Tel: +852-2544 1822
Fax: +852-2543 5772

Johannesburg

Infinity Office Park, Block G, Office No.4,
2 Robin Close, Meyersdal, Gauteng,
Republic of South Africa.
Tel: +27-82-758-3420
Tel: +27-11-100-2818
Fax: +27-86-586-0198



ECoffer® Innovative Mobile Security Solutions



Taisys ECoffer®

Nowadays, mobile financial services are becoming prevalent, a new kind of protection is needed to increase the security within the mobile devices. Introducing Taisys ECoffer, the next-gen security solution for consumers' mobile financial services management!

Taisys ECoffer is a secure element chipset that's incorporated into the mobile devices. The built-in chipset functions as a PKI processor, OTP generator and security token, granting end-users a sense of safety and security they longed for when using mobile devices to conduct banking transaction and payment services. In addition, Taisys' VAS can be bundled with the ECoffer, one of the more noteworthy VAS, the slimduet, is a revolutionary Soft SIM Download service that provides international travelers with a new and dynamic way of purchasing local prepaid voice and data plans without the enormous roaming charge or long-term commitment.

ECoffer is Taisys' answer to the mobile banking/payment and security that the public has been yearning for, a secure element solution that is endorsed by ETSI, GSMA and EMVCo. It bridges consumers with telecommunication companies, financial sectors and smart phone manufacturers with an elegant solution; and it creates a win-win business model by solving the security issues that have plagued mobile banking, bringing new extra revenues to telecommunication companies, and strengthening smart phone manufacturers market foothold without serious revamp of the existing hardware or software.




Key Features

- Support open mobile API
- Embedded PKI processor & OTP generator
- Caters mobile banking, mobile payment, Soft SIM Download
- Customizable mobile VAS for smart phone manufacturers
- Enjoy all of Taisys' VAS that are embedded within the chipset
- RFID (type A/B, Mifare) /NFC enabled for contactless payments at POS terminals
- Acquire market share from the mobile banking sector which Taisys established
- Strengthen consumer brand loyalty for phone manufacturers
- Enhanced security features such as phone lock, PIN verification, IMSI lock, IMEI lock
- Versatility: support SIM overlay, smart SIM socket, embedded SE




Feature of ECoffer® Inside

3 modules with different feature levels:




ECoffer® Gene

- Support Mobile Banking
- Support Telecom service
- eWallet, Mobile payment
- PKI processor
- One Time Password
- Security storage



ECoffer® Proxi

- Inherit features of ECoffer® Gene
- Support contactless payment (Card emulation mode)




ECoffer® NFC

- Inherit features of ECoffer® Proxi
- Support NFC (Reader mode, P2P)
- GP comply

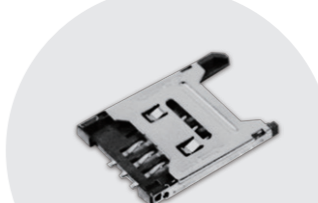
- **Chips ECoffer® complies to CC EAL4+**
- **All modules include an APP on smart phone to manage consumer interface and it is customizable**



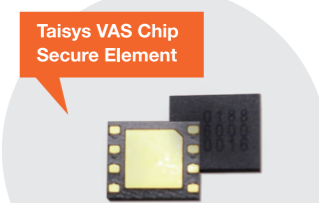
Implementation Methods



SIM Overlay



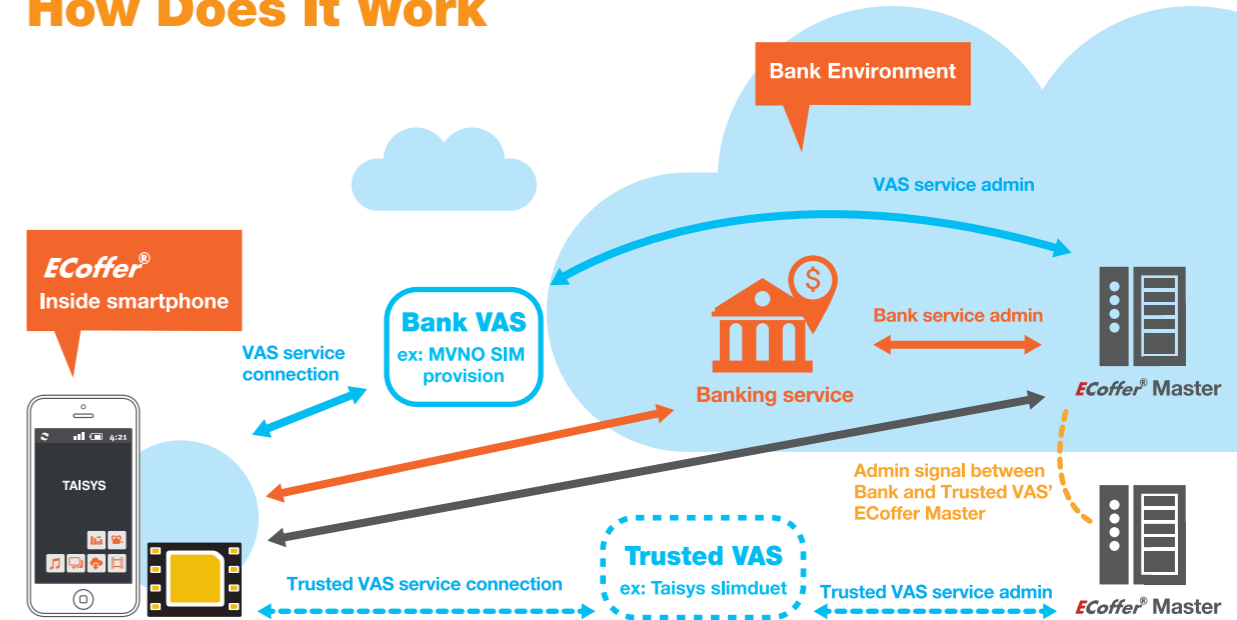
Smart SIM Socket



Embedded SE



How Does It Work



Taisys Banking Partners

F-Road@China

- Segmentation in rural & commercial banks
- Customized design by banks' need
- Co-operate in marketing and promotion
- Business partner & System provider
- Monthly license fee for overlay SIM
- Provide VAS for banks' customers
- Drive up banks' revenues

success

Equity Bank@Africa

- Top bank in Kenya
- MVNO Finserve 100% owned by the bank
- MVNO issues overlay SIM with mobile banking app
- Seamless penetration into telecom market
- 3 million overlay SIMs will be soon delivered to Equity Bank

23,018,500 mobile money users
74% of the adult population

NPCI@India

- 81% of villages do not have a bank branch within a 2km radius.
- Per the national policy by Reserve Bank of India (central bank of India), National Payment Corporation Of India(NPCI) is working with Taisys to achieve the goal of cashless society and increase financial inclusion.