



MOBILIZING BUSINESSES

M3 Technologies Pakistan (Pvt.) Limited
(Formerly : AKN Messaging Technologies Pvt. Ltd)



SmartPay

Mobile Commerce, Securely

Feeling paranoid and insecure over Mobile banking and m-commerce vulnerability? Find difficulty typing specific commands on a cumbersome mobile keypad? SmartPay is your solution.

Evolution from the powerful Entropicly Secured System, SmartPay offers an elegant solution designed to achieve ATM-like user-friendliness for Mobile Banking and m-Commerce.

Why M3TECH SmartPay?

SmartPay solution employ a revolutionary and State-of-the-Art Mirrored Entropy e-Security technology.

SmartPay ensures that every transaction is secured with perpetually changing codes used in a random and unpredictable manner.

SmartPay is a Java™ application designed for over 300 mobile handsets. It works independently of Service Providers, enabling worldwide usage.

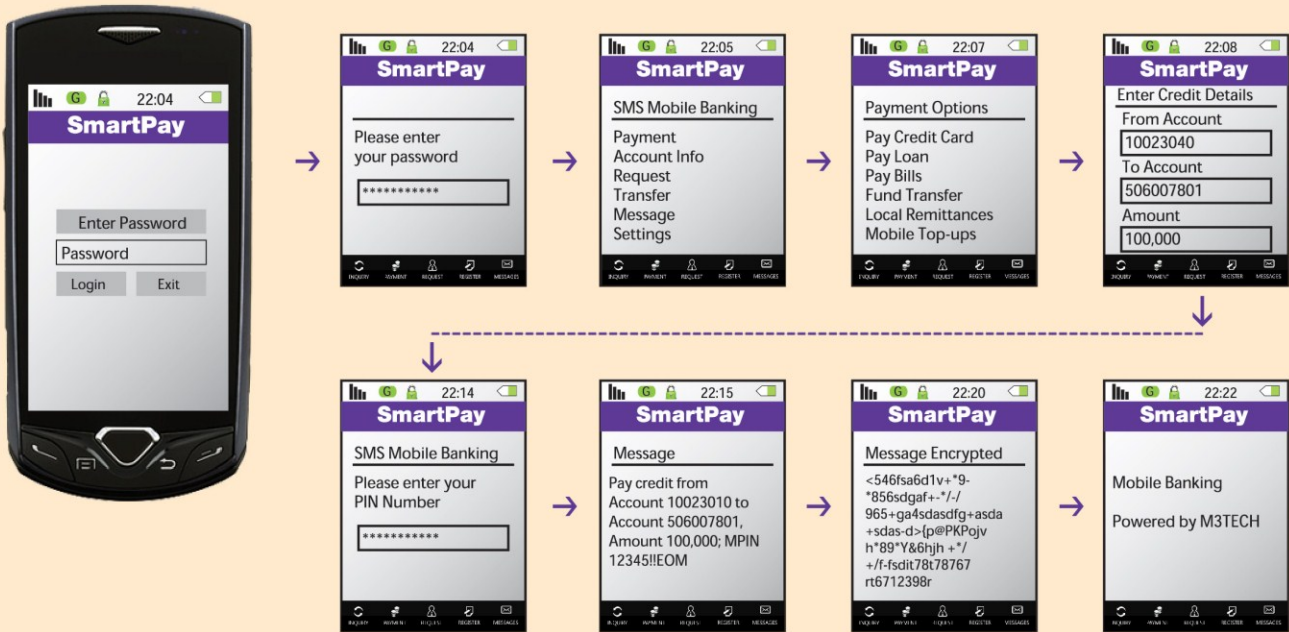
The SmartPay security solution employs proven and tested encryption algorithms and customizable key strengths to stay perpetually ahead of code breakers and hackers.

SmartPay provides super-safeguarded transactions while stored on a phone, transmitted over the air, or in SMCs, offering Infallible Secrecy at Your Fingertips!

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<http://www.m3tech.com.pk>

User-Friendly, Menu-Driven Transactions



(M3 Technologies Private Limited has partnered with Entropic Technologies Private Limited to provide Secure Communication Technology)

M3TECH'S SMARTPAY STAR FEATURES:

- Employing Revolutionary State-of-the-Art MIRRORRED ENTROPY e-Security Technology
- Every message is uniquely secured within Perpetual Random and changing codes that address Privacy, Authentication, Integrity and Non-Repudiation
- Menu-driven for ATM-like User-Friendliness
- Designed to operate in over 300 mobile handsets - JAVA™ Application
- Worldwide Service Provider-Independent End-to-End Security
- Customizable to groups or individuals to create many closed user groups
- 4.2 billion random and changing codes know only to the system
- Customizable Crypto-Algorithms - Blowfish, AES, Triple DES, GOST, etc.
- Customizable key strengths - 16, 32, 64, 128, 256, 448 bits

M3TECH
SmartPay Edge

Worldwide Patented Technology

METHOD FOR CODE GENERATION

(WO/2007/019614)

<http://www.wipo.int/pctdb/en/wo.jsp?wo=2007019614>

A SYSTEM FOR SECURE COMMUNICATION

(WO/2004/088917)

<http://www.wipo.int/pctdb/en/wo.jsp?wo=2004088917>

A SYSTEM FOR SECURE COMMUNICATION

(7,581,246)

<http://patfit.uspto.gov/netahtml/PTO/srchnum.htm>

ADDRESSING 4 BASIC SECURITY CONCERNS OF M-COMMERCE EFFICIENTLY

M-Transaction	Description	SmartPay
Authentication	Means to confirm that the User is who he says he is.	Three factor Authentication: 1 MSISDN Confirmation 2 PIN Verification 3 Password Protected App
Privacy	Means to ensure that the communication is private & difficult to eavesdrop.	Application is Password protected and no account information is stored.
Integrity	Means to ensure that the communicated data cannot be tempered in transit.	Highly secure patented time bound encryption.
Non-Repudiation	Means to ensure confirmation of transaction by the User.	PIN insertion by User along with confirmation in the application for transaction sending. Logs maintained at Application, Gateway & Bank Server.

JS BANK

HBL

UBL
where you come first

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