

ShoCard, Inc. Proprietary and Confidential (2017)

#### **Our Vision**

People will expect access to what matters to them by simply proving who they are

...

They expect it to be fast & simple;
And they expect it to work in both the digital
and physical world

ShoCard in conjunction with Mobile Connect can deliver a single digital identity that enables this ... securely and with user-privacy

#### **The Problem**

# No interoperability with real people









## Too many IDs Easy to fake; hard to use



#### Signatures are faked & weak



#### PIN ie 1234 (what you remember)















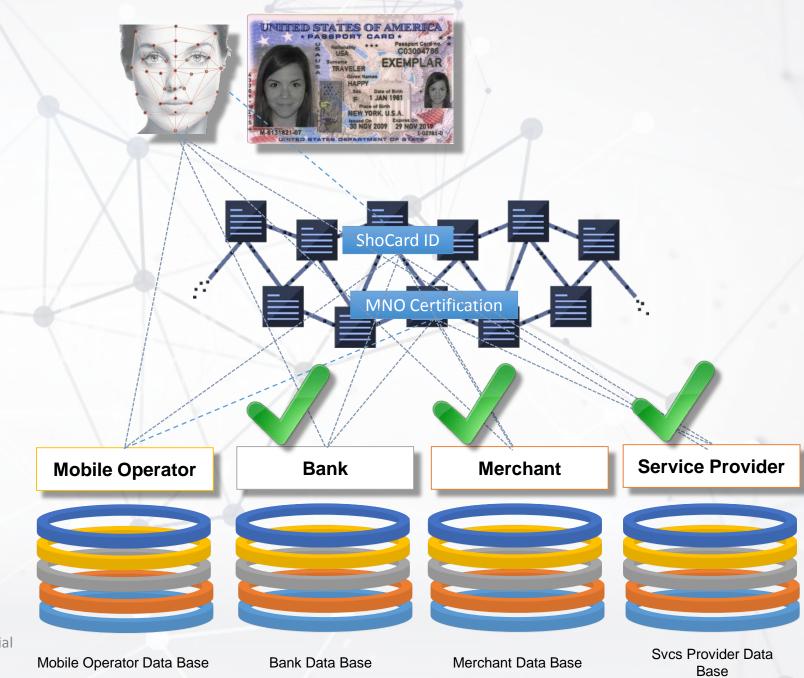
## **Our Solution**

Mobile Identity on the Blockchain

# Why Blockchain?

Blockchain can allow a user's ID and certifications to be shared with other parties

- Other parties won't be dependent on each other's services or databases
- User privacy can be protected – user is in charge of what data to share and with whom





ID Info shared with bank
User seal is certified
Bank adds new certifications



Mortgage Lender

Data is sealed on the blockchain

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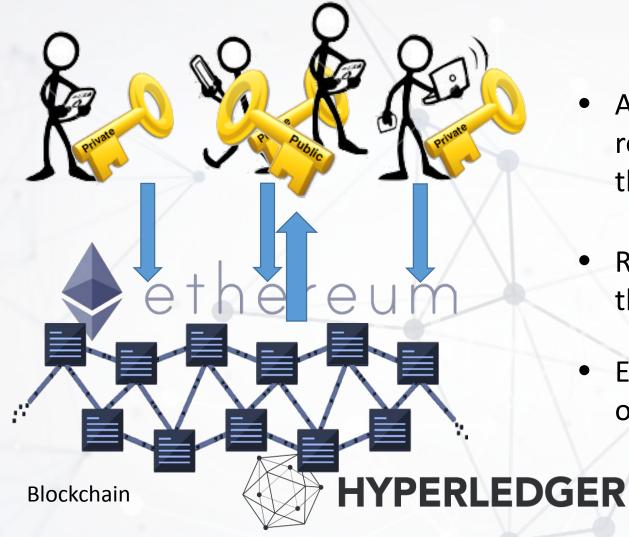
**GSMA Certification** 

Blockchain

Adding User Credentials to a User's Identification

## **ShoCard Technology**

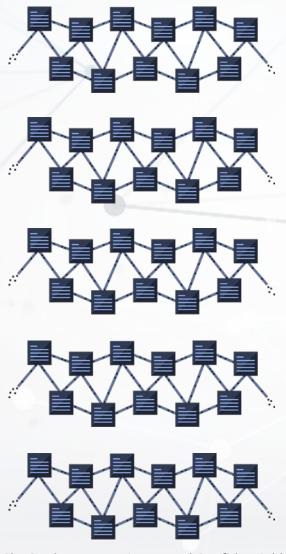
- Simple user interface to read and scan driver's license information
- Private information NEVER stored outside of user's mobile device
- Uses BlockChain to store digital signature of hashes to validate user data
- No 3rd party trust system BlockChain is open database and user PII is kept on their own device. ShoCard maintains no trusted data on users in its own data stores or the blockchain.
- Use of true multi-factor and out-of-band communication using multiple private/public keys and biometrics



- A blockchain is permanent ledger where records are written to, and once confirmed, they cannot be deleted or modified.
- Records can only be written by the owner of the record using their private key.
- Everyone can view the record using the owner's public key

**Blockchain Technology** 

# Blockchain can be replicated & distributed on 1000s of servers



- If data is stored on the record, it can be protected with further signatures, encryption and hashing to avoid spoofing, but still prove ownership.
- The hashing algorithm used to connect the blocks of data together, creating the chain, are virtually impossible to break.



## **Blockchain** Implementations/Pilots

Our clients are enterprises that serve their end users in following categories:

- Air Travel Identity Management Patterning with SITA and two other airlines
- Banking / Finance Working with a major credit card network and a multinational service provider for credit information and risk management solutions
- Automotive Working with top tier OEM
- IoT / Mobility Digital security and physical access management



## Identity For A Mobile World

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