

Onekey sCard

Accessing your online accounts has never been easier.

Forgotten passwords, a thing of the past

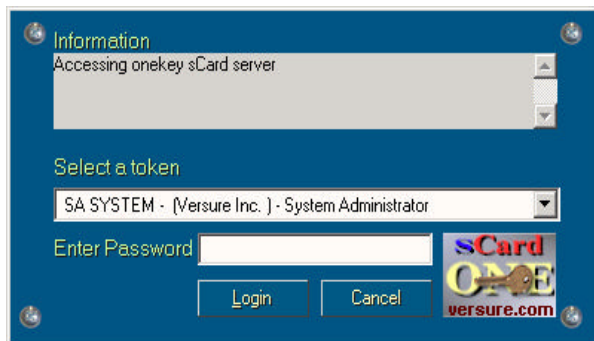
If you are like so many of us with more than one online account, you know how frustrating and difficult it is to keep track of all the user names and passwords for these accounts. To make matters worse, your user name is not just an abbreviation of your first and last names.



Take John Smith for example, he will most likely not be allowed to use John Smith or JSmith as his user name; instead he will have to use a variation such as JSmith446. Do this on a few different accounts and you can see why it's so difficult to remember these names and passwords.

Many people simply write their user names and passwords on pieces of paper; you don't have to be a rocket scientist to see that this is a bad idea. They could be lost or stolen. The real solution is to have one or two secure passwords that you create to manage all your online accounts.

The real solution Onekey sCard



To help customers manage access to their online accounts Versure Inc has created a software system called Onekey sCard. It allows Internet users to use a single or a few secure passwords (the choice is yours) to manage access to all their online accounts.

The Onekey software system consists of a server that is installed on a website and a client browser Plug-in. Websites use the onekey server to issue account access tokens to their customers. Users downloaded these tokens and store them in their onekey Plug-in database vault.

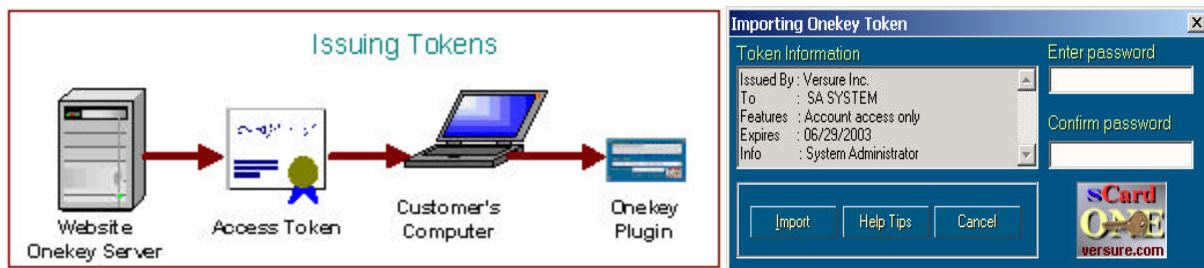
What are tokens and how do they work?

A token is a set of public and private keys that are used to access your online accounts. It produces an electronic signature. This electronic signature (e-signature) (encrypted data) is what is sent to a website. The website authenticates the signature before giving you access to your online account.



Download and import token

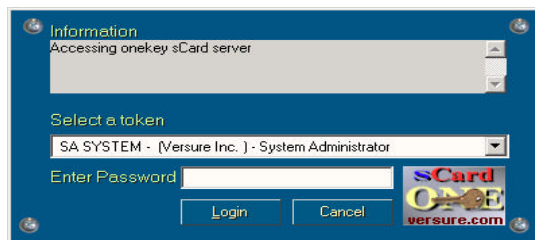
Tokens are downloaded over secure Internet connections (HTTPS). A password is used to encrypt all tokens stored by a Plug-in. Because the password is created by you and is never shared with anyone, a single password may be used to protect all your tokens. If you lose the password there is no way to recover the tokens, you will need to have new tokens issued by each website.



You may use one password to protect all your tokens or you may choose to create a new password for each token. A list of the features in a token is displayed on the import screen. If you do not have the onekey Plug-in you will be prompted to download it.

Using your Onekey plug-in to access your online account.

Using your onekey token to access an online account is as simple as visiting a onekey account website. Select the option to login and a screen such as the one below on the left is displayed. Customers with onekey tokens would click the onekey login button, which will display the onekey plug-in screen (pictured below on the right). If you have multiple tokens, you must select the desired token and enter your password. If the password is correct, your token will produce a unique electronic signature that is sent up to the website where it is authenticated before account access is given.



Using your Onekey plug-in to make online payments.

Your onekey plug-in can do much more than authenticate you on a website, it can also be used in place of a credit or debit card. When used in online purchases, it is many times more secure than the traditional method of online payment. To use your plug-in in place of a credit card, you must have at least one token issued by a credit card company or bank. This token is tied to your credit card.

When you visit the checkout page to pay for the merchandise or service, your plug-in window will appear, it will display the amount being charged. Select the correct token and enter the password. The signature that is created seals the amount you authorized. The merchant presents the signature to the credit card company. The credit card company authenticates it and pays the merchant the amount that you have authorized.

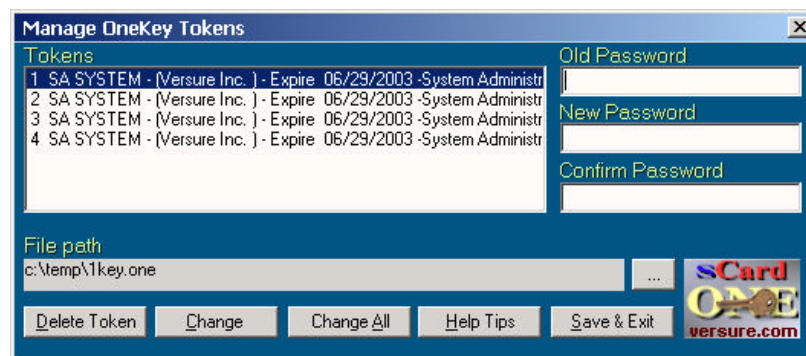
Benefits

- ?? A signature can be used only once.
- ?? No one can modify the signature without destroying it, not the merchant, not even the token issuer
- ?? You do not have to enter your credit card information.

Managing your onekey tokens

Tokens have a fixed lifespan; once a token has expired it should be deleted from the Plug-in storage database since it can no longer be used. Your onekey Plug-in software has a token management window that allows you to

- ?? Change the password(s).
- ?? Delete Expired tokens
- ?? Change the location of the Plug-in database.



To launch the token management window you may visit any participating onekey website and click on the “manage your token” link, or download a tiny installation program that installs a shortcut on your windows desktop and the windows menu.

Your token is stored in a 1key.one file on disk. You may choose a different location to store your tokens by clicking on the button to select a new drive or folder. A "change all" button allows your customer, with one mouse click, to change all the passwords for the stored tokens to a new one.

Protecting your privacy

We respect your privacy, that is why we never collect or store your personal information. Companies you already have relationships with issue tokens, in addition, your password is never revealed to anyone. You should never enter your onekey password in a window other than that of your onekey Plug-in. You may also store your onekey tokens on a portable drive so that anyone using the same computer will not know what accounts you have.

Comparing Onekey with other online account access systems

| Feature | Onekey | Other single sign on systems |
|---|------------|------------------------------|
| <i>Collect your personal data</i> | No | Yes |
| <i>Stores your personal data on their server</i> | No | Yes |
| <i>Shares you personal data with other websites</i> | No | Yes |
| <i>Allows customers to create their own passwords</i> | Always | Sometime |
| <i>Password is shared with website</i> | No - Never | Yes |

Question & Answers

Q How do I receive a onekey Plug-in?

A When a website issues a token the Plug-in will be automatically downloaded. To obtain the Plug-in without a token visit Versure Inc. website at <http://www.versure.com> to download a copy.

Q Does a token expire?

A Tokens do expire. The lifespan of a token can be as little as one day or as much as ten years. It depends on the purpose of a token.

Q Can I still use an expired token?

A No, account access will be denied if an expired token is used.

Q Can the same Plug-in store tokens for different users such as a husband and wife?

A Yes. Because each token can have its own password the husband will not be able to use the wife's unless she reveals it to him and vice versa.

Q Can I use the same token on multiple computers?

A You may have more than one token for a single online account, one for home, one for use at work etc. You may also choose to store your tokens on a USB Pen drive or floppy disk so that you can take them with you and use them on multiple computers.