

**Comparison of Features**

**More than just an advantage over other products in the ecommerce arena - VETT is different.**

**VETT offers many advantages - How do others match-up to VETT's advanced features?**

| Features  | VETT | PayPal | Verisign | Google Checkout | Pay for IT |
|---|------|--------|----------|-----------------|------------|
| Account Number Not Exposed to Third Parties   | ✓    | ✓      | -        | ✗               | ✓          |
| Does Not Require Encryption   | ✓    | ✗      | ✗        | ✗               | ✗          |
| Transaction is Confirmed  | ✓    | ✗      | ✗        | ✓               | ✓          |
| No Repudiation  | ✓    | ✗      | ✗        | ✗               | ✗          |
| Delivery Address Confirmed  | ✓    | ✗      | ✗        | ✗               | ✗          |
| 3 Factor Authentication   | ✓    | ✗      | ✗        | ✗               | ✗          |
| No Devices, Software or Upgrades  | ✓    | ✓      | ✗        | ✓               | ✗          |
| Immune to Hacking and Phishing  | ✓    | ✗      | ✗        | ✗               | ✗          |
| Transaction Receipt   | ✓    | ✗      | ✗        | ✗               | ✗          |
| UBIQUITY of ACCESS - Internet, Landline, Mobile, Email, SMS, ATM, Fax and Face-to-face. | ✓    | ✗      | ✗        | ✗               | ✗          |

**Legend**

Yes ✓  
No ✗

Not applicable -

**Two Factor Authentication**

**VETT is more than just a security technology, VETT is a new paradigm for banking that offers new banking instruments and new revenue streams.**

**Comparison of Security Issues**

Security issue after security issue is answered with a new or improved technology fix. VETT is Technology Neutral and effective against all known vulnerabilities, it's also future proof.

| Type of Solution & Countermeasures | VETT | Two Factor Authentication |          |               | Certificates | Chip & PIN | CVV & CVC | Firewalls & Anti-Virus |
|------------------------------------|------|---------------------------|----------|---------------|--------------|------------|-----------|------------------------|
|                                    |      | Token                     | Software | One Time Code |              |            |           |                        |
| <b>Security Issues</b>             |      |                           |          |               |              |            |           |                        |
| Card Not Present (CNP)             | ✓    | ✓                         | ✓        | ✓             | ✓            | ✓          | ✓         | ✗                      |
| Hacking                            | ✓    | ✓                         | ✓        | ✓             | ✓            | ✗          | ✗         | ✗                      |
| Phishing                           | ✓    | ✗                         | ✗        | ✗             | ✗            | ✗          | ✗         | ✗                      |
| Pharming                           | ✓    | ✗                         | ✗        | ✗             | ✗            | ✗          | ✗         | ✗                      |
| Identity Theft                     | ✓    | ✗                         | ✗        | ✗             | ✗            | ✗          | ✗         | ✗                      |
| Account Hijacking                  | ✓    | ✗                         | ✗        | ✗             | ✗            | ✗          | ✗         | ✗                      |
| Skimming card data                 | ✓    | ✓                         | ✓        | ✓             | ✗            | ✓          |           | ✗                      |
| Man in the Middle                  | ✓    | ✗                         | ✗        | ✗             | ✗            | ✗          | ✗         | ✗                      |
| Man in the Browser                 | ✓    | ✗                         | ✗        | ✗             | ✗            | ✗          | ✗         | ✗                      |
| Trojan & Key Loggers               | ✓    | ✓                         | ✓        | ✓             | ✗            | ✗          | ✗         | ✓                      |
| Intercept and Piggyback            | ✓    | ✗                         | ✗        | ✗             | ✗            | -          | -         | -                      |
| Mobile Over the Air (OTA)          | ✓    | ✗                         | ✗        | ✗             | ✗            | -          | -         | -                      |

**Legend**

Yes ✓

No ✗

Not applicable -

**Two Factor Authentication**

**Comparison of Access Channels**

VETT integrates with all Access Channels whereas most other products are merely point solutions.

VETT is designed to 'Plug-In' to existing systems enabling financial institutions to leverage current and future technology.

| Type of Solution & Countermeasures | Two Factor Authentication |       |          |               |              |            |           |                        |
|------------------------------------|---------------------------|-------|----------|---------------|--------------|------------|-----------|------------------------|
|                                    | VETT                      | Token | Software | One Time Code | Certificates | Chip & PIN | CVV & CVC | Firewalls & Anti-Virus |
| <b>Access Channels</b>             |                           |       |          |               |              |            |           |                        |
| Internet                           | ✓                         | ✓     | ✓        | ✓             | ✓            | -          | ✗         | ✓                      |
| Email                              | ✓                         | -     | ✗        | ✗             | ✓            | -          | ✗         | ✓                      |
| MOTO                               | ✓                         | ✓     | -        | ✗             | -            | -          | ✗         | -                      |
| Mobile Phone                       | ✓                         | ✗     | ✓        | ✗             | -            | -          | ✗         | -                      |
| SMS / Text                         | ✓                         | ✓     | ✓        | ✗             | -            | -          | ✗         | -                      |
| Operator Assisted Telephone        | ✓                         | ✓     | -        | ✗             | -            | -          | ✗         | -                      |
| Automated Telephone                | ✓                         | ✓     | -        | ✗             | -            | -          | ✗         | -                      |
| Fax                                | ✓                         | ✗     | -        | ✗             | -            | -          | -         | -                      |
| ATM                                | ✓                         | ✗     | -        | ✗             | -            | ✓          | -         | -                      |
| Face-to-face                       | ✓                         | -     | -        | ✗             | -            | ✓          | ✓         | -                      |
| Branch Network                     | ✓                         | ✓     | -        | ✗             | -            | ✓          | ✓         | -                      |
| Point of Sale                      | ✓                         | ✗     | -        | ✗             | -            | ✓          | ✗         | -                      |
| Digital TV                         | ✓                         | -     | -        | ✗             | -            | -          | -         | -                      |
| Kiosks                             | ✓                         | ✗     | -        | ✗             | -            | -          | -         | -                      |

**Legend**

Yes ✓

No ✗

Not applicable -

**Two Factor Authentication**

**Comparison for Integration with Payment Methods**

VETT will integrate with all Payment Methods whereas most other products are merely point solutions.

| Type of Solution & Countermeasures    | VETT | Two Factor Authentication |          |               | Certificates | Chip & PIN | CVV & CVC | Firewalls & Anti-Virus |
|---------------------------------------|------|---------------------------|----------|---------------|--------------|------------|-----------|------------------------|
|                                       |      | Token                     | Software | One Time Code |              |            |           |                        |
| <b>Payment Methods</b>                |      |                           |          |               |              |            |           |                        |
| E-wallets                             | ✓    | -                         | ✓        | ✓             | ✓            | -          | -         | -                      |
| Stored Value Cards                    | ✓    | -                         | ✗        | ✓             | ✗            | ✗          | -         | -                      |
| Credit Cards - (Mastercard, Visa etc) | ✓    | ✓                         | ✗        | ✓             | ✗            | ✓          | ✓         | -                      |
| Debit cards - (Maestro, Delta etc.)   | ✓    | ✓                         | ✗        | ✓             | ✗            | ✓          | ✓         | -                      |
| Account Cards (Diners, Amex, JCB)     | ✓    | ✓                         | ✗        | ✓             | ✗            | ✓          | ✓         | -                      |
| Direct Credit                         | ✓    | -                         | ✓        | ✗             | -            | -          | -         | -                      |
| Direct Debit                          | ✓    | -                         | -        | ✗             | -            | -          | -         | -                      |
| Standing Orders                       | ✓    | -                         | -        | ✗             | -            | -          | -         | -                      |
| Online Account                        | ✓    | ✓                         | ✓        | ✓             | ✗            | -          | -         | ✓                      |
| Electronic Cheque                     | ✓    | -                         | ✓        | ✓             | ✓            | -          | -         | ✓                      |
| Fast Pay                              | ✓    | ✓                         | ✓        | ✓             | -            | -          | -         | -                      |
| Mobile Account                        | ✓    | -                         | ✓        | ✓             | ✗            | -          | -         | -                      |
| Micro Payments                        | ✓    | -                         | -        | ✓             | ✗            | -          | -         | -                      |

**Legend**

Yes ✓

No ✗

Not applicable -

**Two Factor Authentication**

**Comparison to Limits of Technology**

Other security measures protect a limited number of banking tools, VETT on the otherhand will enable the introduction and operation of a broad range of new financial instruments. Each new instrument can run simultaneously on the ONE Platform reducing administration and operational costs thereby increasing return on investment.

| Type of Solution & Countermeasures | Two Factor Authentication |       |          |               |            |           |                        |              |
|------------------------------------|---------------------------|-------|----------|---------------|------------|-----------|------------------------|--------------|
|                                    | VETT                      | Token | Software | One Time Code | Chip & PIN | CVV & CVC | Firewalls & Anti-Virus | Certificates |
| <b>Applications</b>                |                           |       |          |               |            |           |                        |              |
| Credit Card Protection             | ✓                         | ✓     | ✓        | ✓             | ✓          | ✓         | ✗                      | ✗            |
| Dedit Card Protection              | ✓                         | ✓     | ✓        | ✓             | ✓          | ✓         | ✗                      | ✗            |
| Online Banking Remote Payment      | ✓                         | ✓     | ✓        | ✓             | ✗          | ✗         | ✗                      | ✗            |
| Banking Remote Administration      | ✓                         | ✓     | ✓        | ✓             | ✗          | ✗         | ✗                      | ✗            |
| Paperless Cheque                   | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Direct Debit (Authorised) **       | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Identity Verification              | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Authority (Single)                 | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Authority (Multiple)               | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Electronic Signature               | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Merchant Payment Platform          | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Person to Person (B2B) etc.        | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Electronic Voting (Remote)         | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Mobile Merchant Platform           | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| EBPP (e-invoicing) STP end-to-end  | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Guardian Account                   | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| New range of Remote Instruments    | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Commodity Trading Instrument       | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Commercial Verification Platform   | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Procurement Platform               | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Disbursement Platform              | ✓                         | -     | -        | -             | -          | -         | -                      | -            |
| Remote Access Control              | ✓                         | -     | -        | -             | -          | -         | -                      | -            |

**Important Notes**

VETT applications do not require a Special Device, Software or Upgrades

\*\* Authorised Debit could be the natural successor to direct debit mandates

**Legend**

Yes ✓

No ✗

Not applicable -

**Two Factor Authentication**