

# VAS 2.0



## The Mobile Platform

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# VAS – Mean to you



?

## VAS today focused on Infotainment

Voice-based

Data-based

Phone as platform

Other Assets of Telecom  
**Identity**

## Identity Theft

Authentication a key security problem

# About mChek



- Startup, backed by a leading Silicon Valley VC
- Bangalore (Koramangala) & Mumbai (Powai)
- Focused on secure applications using mobiles
  - Mobile Payments
  - Secure Authentication
- Payment service launched by Airtel/ICICI/Visa/SBI
- Want to know more, email [sanjay AT mchek.com](mailto:sanjay AT mchek.com)

# Password - Authentication



Password – An oxymoron

# Two factor authentication



Typically done by what

you know (password)

have (tokens)

are (biometric)



# Tokens – Second Factor



- ⊕ Hard to Deploy
- ⊕ Not Scalable
- ⊕ Implementation cost
- ⊕ Not Interoperable

# Solution



- Single hardware

- Ubiquitously carried

- Low cost

- Easy Integration

# What is mPassCode?



## Hardware token – User's mobile phone

- SIM (pre-installed/OTA) or J2ME/BREW (downloadable)

## Server-side software – An authentication service

- On-Demand Subscription Service
- Strong 2<sup>nd</sup> Factor Authentication
- Seamless integration via 2 web-services

# What's in it for the Enterprise?



- Enhanced security
- Reduced TCO
- Rapid & Easy Deployment
- Simplified Customer Management

# What's in it for the End User?



- Enhanced security

- Anytime, anywhere availability

- Do more with less

# What's in it for the Operator?



✦ New Source of Revenue

✦ Reduce Customer Churn

Thanks