



Armored Online

2825 E. Cottonwood Parkway
Suite 500
Salt Lake City, UT 84121

800-704-4230
www.armoredonline.com

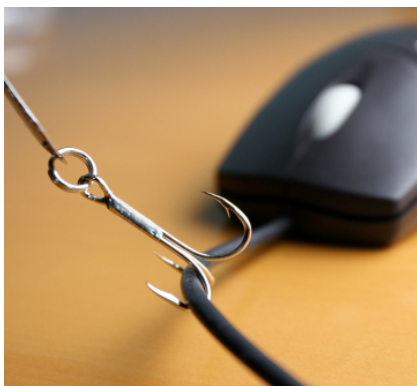
A Private Channel for Customers

Armored Online is a new technology company founded to provide financial institutions with a better strategy for delivering email and online services to end users. Our revolutionary technology creates a private and secure channel that effectively eliminates the threat of online fraud by providing trusted bi-directional communication and private online access between an institution and its customers.

Key Industry Issues Addressed

The current delivery model facilitates fraud and increases operational and legal risk

Although online services has brought new levels of convenience to customers, the methods by which users receive communications and access online services are based upon an aging design that cannot address the current needs of customers or institutions. Because online financial services relies upon weak protocols and vulnerable delivery technologies, online fraud has both increased in frequency and become so sophisticated that many online users do not have the skills or tools to

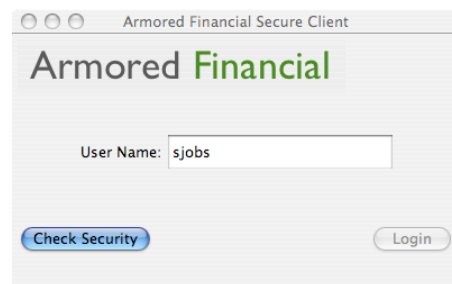


protect themselves against a direct attack. Institutions have little ability to manage the safety and security of user access points (customer PCs) making it impossible to establish reliable standards for endpoint compliance and to manage operational risk.

ARMORED ONLINE

A Private Channel Establishes Endpoint Security and Builds Customer Confidence

Armored Online's private channel technology was designed to establish true online security for customers and institutions. Similar in concept to a private VPN, Armored Online creates a dedicated one-to-one connection between a user's desktop computer and an enterprise's back-end services. Leveraging our new technology model, online customers gain access to an institution's services via a secure and light-weight desktop client that can receive bank email, access web-banking, and archive documents and messages in a private, bank-branded environment. With controlled distribution by the institution, the secure client includes email encryption via PKI, a hardened browser that works via SSL, digital signatures, digital certificates, and out-of-band authorization and authentication. Unlike standard email and browser technology, Armored Online's system can interface only with the servers and applications owned by the enterprise.






The system removes the guesswork for customers who often cannot identify fraud on the Internet. By establishing a private and direct channel to the customer, phishing and online fraud are taken out of the picture and customers can feel safe in knowing that all communications and transactions are truly protected. Its secure email facility provides a push capability that enables banks to migrate traditional mail communications to an electronic format; even for messages that contain sensitive data. For compliance and risk management, the system includes a multi-layered security model that observes all US and foreign market guidance for multi-factor authentication.

ARMORED ONLINE

A Complete Solution for Financial Institutions and Customers

Armored Online's design considers all aspects of a customer's relationship and online experience with his/her institution. The system also provides new levels of accountability for protecting customer data, limiting risk, reducing fraud, and complying with regulatory directives. The product line includes:

-  **ArmoredMail** – a secure outbound communications system with encrypted messaging
-  **ArmoredWeb** – a secure private browser with embedded multi-factor authentication
-  **ArmoredVault** – a secure digital archive for customer communications and documents

Key Benefits to Institution and Customer

Armored Online provides the following key benefits to institutions and customers:

INSTITUTION	CUSTOMER
Closes the online security gap created by online fraud and establishes measurable protection for all online interactions.	Instills confidence that all of the institution's online services can be trusted and are secure.
Restores the customer's trust in receiving electronic communications from the financial institution.	Offers comprehensive protection against phishing by providing a simple and clear method for receiving any type of email communications from the institution.
Protects the corporate identity and removes the risk associated with online fraud.	Eliminates the risk of becoming a victim of phishing
Provides a key component in the institution's strategy for complying with regulatory directives relating to online security and online fraud and data protection.	Demonstrates the institution is taking an active role in protecting customer data and combating online fraud.
Provides a one-to-one marketing channel	Allows customers to receive and respond to targeted offers in a safe environment
Allows institutions to establish endpoint security for any customer desktop	Provides customers with a simple approach to achieving a high level of security