

Identity Cues™ (for Websites)

Believe what you see. Trust what you know.



Phishing and Pharming are forms of cybercrime that pose serious risks to any organization conducting business online, as well as to companies that provide their employees with web-based remote access to business systems. In the United States alone, over \$1 billion is lost annually to phishing and pharming-related fraud in which crimes are committed using personal information obtained from people transacting business online through the use of fraudulent websites that mimic those of legitimate business. Furthermore, sensitive corporate information may be compromised by criminals using access credentials garnered by phishing and pharming attacks.

Key Benefits

Protection Against Online Fraud

Identity Cues helps protect against online fraud without inconveniencing users with any additional processes or complicated technology. Companies can reduce fraud-related losses without suffering the collateral damage that is associated with user dissatisfaction.

Leverages Technology and Psychology

A unique combination of technology and psychology proactively informs users whether or not a website is legitimate. Visual cues are optimized per the human recognition process in order to ensure maximum effectiveness.

No User Training Required

Obvious cues enable all users, even those who do not understand browser security warnings, to instinctively recognize whether or not they are interacting with an intended legitimate business.

Non-intrusive

Identity Cues requires no user enrollment, client-side software downloads, or modifications to the login process. Users are not burdened with extra steps during the login process.

Consistent User Experience

Identity Cues can help secure access from all computers, including home pcs, work pcs, borrowed pcs, or public kiosks. It delivers the same experience to a user at each location.

Protection of Login Credentials

Unlike other anti-fraud solutions, Identity Cues does not divulge sensitive information to any parties interfacing with the system. Criminals cannot verify the validity of usernames, nor harvest any information from the Identity Cues system.

Support for Multiple Languages

Identity Cues can be configured to work with foreign languages. Cues can be configured to display letters, short words, or numbers – using any alphabet supported by the World Wide Web.

Support for Numerous Web Environments

Identity Cues runs on numerous platforms and easily scales to meet the needs of organizations of all sizes.

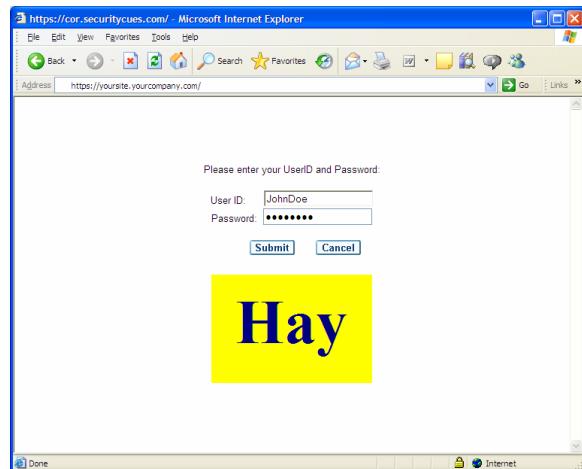
Identity Cues is a unique, user-friendly system that displays a specific easily-recognizable visual cue to each user as he or she logs in to your site; the cues make obvious to even untrained users whether they are interacting with your genuine web site or with a criminal's clone site.

Identity Cues protects your company, customers, and employees from phishing, pharming, online fraud, and "brand spoofing."

Simple: Identity Cues is delivered as software that installs onto web servers and easily integrates with existing web site login pages. Users do not need to be trained, no enrollment is necessary, and no steps are added to the login process.

Effective: Identity Cues provides visual cues that leverage proven psychology and technology in a fashion that protects users without requiring them to make a conscious decision as to whether they are accessing a legitimate website.

Secure: Identity Cues' patent-pending technology generates visual cues by applying one-way cryptographic functions (hash functions) to user-entered text (beginning of username & password or a separate field) and a series of secret keys known only to the organization deploying Identity Cues. Based on the result of the calculations, various elements of a cue are selected and transmitted to the user's web browser. Only the genuine site can generate the proper cue for any particular user, and if no cue or an incorrect cue is displayed, it will be obvious to even an untrained user that something is very wrong with the site he or she is accessing.



"Sometimes the easiest answers are the best."

John Dix, Editor-in-Chief of *Network World*, describing Identity Cues in a June 2005 editorial

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