



INTERNET DATA SAFE SOLUTIONS

TURNKEY AND CUSTOM-MADE

DSwiss AG
Badenerstr. 281
CH-8003 Zürich
Switzerland
+41 (0)44 515 11 11
info@dswiss.com
www.dswiss.com

Management Summary

Internet data safes are web-based solutions that enable users to store documents, data and passwords in a safe manner and securely access them from anywhere.

Internet data safes have become an important tool to assure confidentiality and privacy in the communication with the end-customer and reduce the operational costs. Internet data safes can help to add a unique value proposition to your current offering by simplifying and securing the electronic interaction with your customers.

DSwiss developed together with Zühlke a high-security Internet data safe that is offered worldwide under www.securesafe.com as B2C-Service to consumers.

Based on this proven Agile Data Safe™ technology and the gained experience, DSwiss and Zühlke are now offering to financial institutions, insurances and other interested companies a low-risk way to quickly and economically introduce an own data safe on the market.

With Agile Data Safe™ solutions you can:

- Protect your customer relationship through maximum confidentiality and security.
- Reduce costs by efficient electronic data exchange.
- Offer your customers an innovative Internet or iPhone/iPad application.

Contents

1. Internet data safes – value proposition and benefits	3
1.1. What is an Internet data safe?	3
1.2. How does an Internet data safe help my customers?	3
1.3. Why an Internet data safe for my company?	3
2. Industries	4
2.1. Which companies can offer data safes?	4
2.2. Scenarios: finance and banking	4
2.3. Scenarios: insurance.....	6
2.4. Scenarios: legal and provision	7
3. DSwiss Internet data safe solutions.....	9
3.1. What services are offered by DSwiss?	9
3.2. What are the advantages of DSwiss data safes compared to a self-made solution? ..	9
3.3. What is the DSwiss Agile Data Safe technology?	10
3.4. Securesafe.com.....	11
3.5. Secure iPhone/iPad solutions	11
3.6. Which other applications scenarios are there for the data safe technology?.....	13
4. About DSwiss.....	14
4.1. Who is DSwiss?	14
4.2. What is the expertise of DSwiss?	14
4.3. Who are the partners of DSwiss?	15
5. Contact	15

1. Internet data safes – value proposition and benefits

1.1. What is an Internet data safe?

Internet data safes protect important digital assets

Digital information is gaining in importance and soon we will be doing most of our business transactions digitally over the Internet. However, our passwords and important data are seriously under threat. Internet crime, user errors, or force majeure can destroy important information irretrievably or cause its disclosure.

Internet data safes are web-based solutions that enable users to store documents, data and passwords in a safe manner and securely access them from anywhere and at anytime.

Internet data safes protect and strengthen customer relationships

Internet data safes are an important service that assures confidentiality and privacy in the communication between your company and your customers as well as reducing operational costs. Used as a digital vault by your customers, Internet data safes can help to add a unique value proposition to your business and increase customer loyalty and retention.

1.2. How does an Internet data safe help my customers?

Your customers benefit from an Internet data safe in the following ways:

- **Highly secure online storage for important digital data**
The Internet data safe offers to customers highly secure access to their important personal digital data and passwords.
- **Long-term storage**
Central storage, long-term preservation and easy organisation of important documents (such as electronic extracts and statements).
- **Confidentiality and security**
Maximum confidentiality and security for the exchange of documents between the customer and the company (especially compared to the conventional postal delivery of receipts and documents).
- **Anywhere and anytime access**
Worldwide access to the data safe anytime and from anywhere via Internet or iPhone/iPad.

1.3. Why an Internet data safe for my company?

*„Vaults [online datasafes] are likely to be „sticky“ products that will further bind the customer.“
[Source: „Online Storage Vaults“, Javelin Strategy & Research, 2008]*

With a data safe companies protect their customer relationships and reduce operational costs:

- **Simplicity**
The service is available from anywhere via the Internet and offers customers an efficient and simplified solution to an otherwise complicated matter.
- **A “sticky product”**
Satisfied data safe customers have a strong customer-bond due to the long-term nature of data preservation.
- **Cost reduction**
Cost effectiveness by avoiding paper documents and simplifying operational procedures.

2. Industries

2.1. Which companies can offer data safes?

*„Nearly half of all customers prefer vault services provided by a trusted company.“
[Source: „Online Storage Vaults“, Javelin Strategy & Research, 2008]*

Companies can create value for their customers by using a data safe as:

- a secure communication channel for their clients; or
- a digital safe deposit box or online vault allowing clients to securely store important digital assets.

The benefits of using data safes are particularly valuable to the following industries (amongst others):

- Finance and banking
- Insurance
- Legal and provision
- Telecom and Internet service provider
- Health sector

2.2. Scenarios: finance and banking

For financial institutions and banks a data safe not only means highly-secure data exchange between clients and privacy protection, but also the possibility to offer a digital online vault in addition to their conventional safe deposit box services. Data safes are also an elegant solution to the secure archiving of statements and reports.

Scenario 1: Internet data safe as an online digital vault for customers

In addition to the conventional safe deposit box as a secure and confidential storage space for valuables and important paper documents, the Internet data safe can be offered to customers as an online vault for digital documents and passwords. The customer securely deposits their important personal data, e.g. business documents, certificates, copy of passport, health data, intellectual property or sentimental assets such as pictures and correspondence in the personal online vault. The digital safe deposit box can then be offered as an extension to an existing online-banking solution or as an independent service to a customer.

Advantages for the customer:

- Highly-secure and confidential storage space for daily use.
- Anytime, anywhere and device independent access (also via an iPhone/iPad application).
- Long-term preservation of important digital assets.
- Peace of mind: important digital data is kept safe by a trusted partner (bank).

Advantages for the bank:

- Increased customer loyalty ("sticky product") and logo exposure at each login screen.
- Innovative unique selling proposition (USP).
- Meaningful extension and enhancement of current online-banking solution.
- Offering of a digital version of a typical banking service (i.e. safe deposit box).

Scenario 2: Internet data safe as secure communication channel to customers

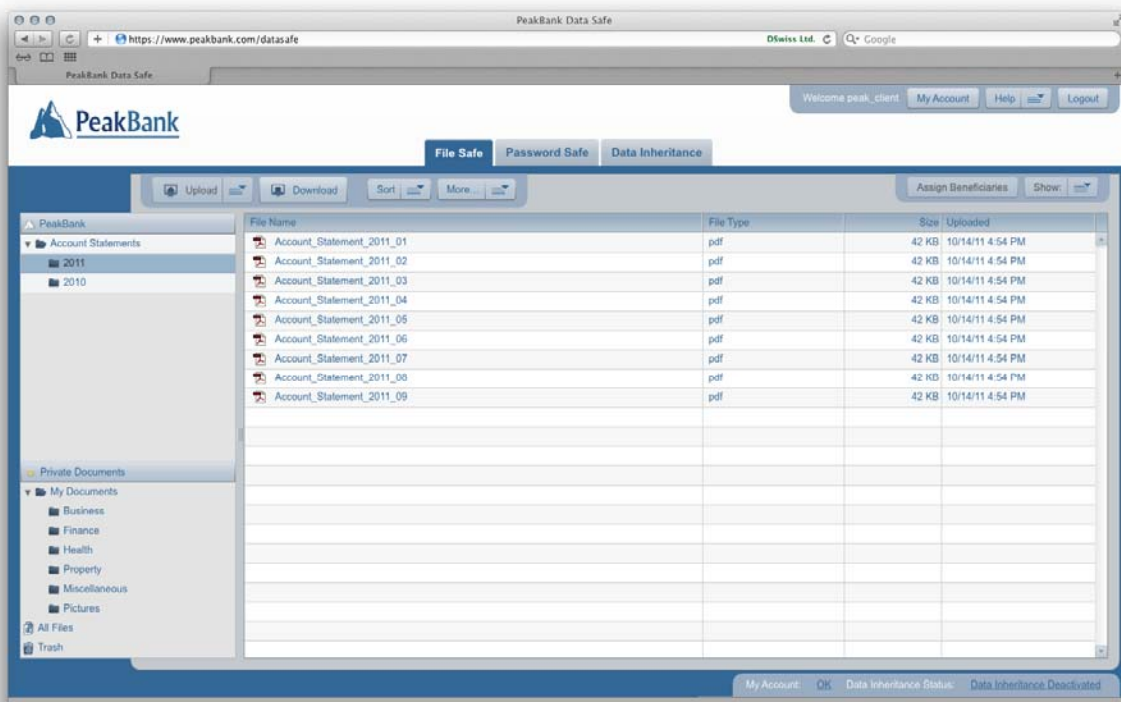
Apart from being offered as a digital safe deposit box, an Internet data safe can be extended as a secure communication channel between banks and customers. Using a protected interface to the data safe, the bank provides all relevant banking and financial documents as well as correspondence, such as reports, statements and messages, in digital form and in a secure way directly into the data safe. The customer has the option to be informed via text message (SMS) about any new documents added to their online vault and benefits from a structure, clean and orderly repository of all their financial documents. Alternatively, the customer may confidentially transmit documents and messages via the data safe to their trusted bank advisor.

Advantages for the customer:

- Protection of data and communication as well as a guarantee of complete confidentiality.
- Privacy protection.
- Clear and structured repository for all financial documents.
- Long-term preservation and archiving of bank statements.

Advantages for the bank:

- Increased customer loyalty ("sticky product") and logo exposure at each login screen.
- Cost effectiveness by avoiding paper documents.
- Protection and strengthening of the digital relationship between the bank and customer.
- The customer has access to new product information at all times.
- Solution to the problem of mailing information to overseas customers.
- Long-term storage (archiving) of financial documents.



User interface of a digital safe deposit box. The data safe may also be seamlessly integrated into an existing portal or online-banking platform.

2.3. Scenarios: insurance

Insurance companies can offer the Internet data safe as a secure communication channel to customers or as an additional service to life or household insurance holders.

Scenario 1: Internet data safe as an additional service for insurance holders

- **Household insurance**

As an add-on to household insurance, a data safe offers individuals protection of their important digital data in case of force majeure (fire, water, theft etc.). In addition to the financial coverage of physical assets by the insurance contract, the data safe allows for the recovery of personal digital data in the event of damage or loss.

- **Life insurance**

As an add-on to life insurance, a data safe offers customers long-term protection and storage of their digital assets. An integrated inheritance mechanism allows the secure transfer of data to beneficiaries in case of emergency or death. An online data safe with data inheritance extends provision making to digital assets.

Advantages for the customer:

- Protection and recovery of important data in case of force majeure.
- Transfer of documents and passwords to beneficiaries in case of emergency or death by means of data inheritance.
- Highly secure and confidential storage space for daily use.

Advantages for the insurance company:

- Innovative unique selling proposition (USP).
- Increased customer loyalty ("sticky product") through logo and company CI/CD exposure at each login.
- Increased revenues if data safe is offered commercially.

Scenario 2: Internet data safe as a secure communication channel to customers

- Provision of marketing collateral via the data safe

The data safe is offered to current customers (cross-/upselling) or potential customers free of charge for their personal use. The insurance company provides marketing collateral and material covering different insurance products directly to customers through the data safe.

- Data safe as a secure communication channel to customers

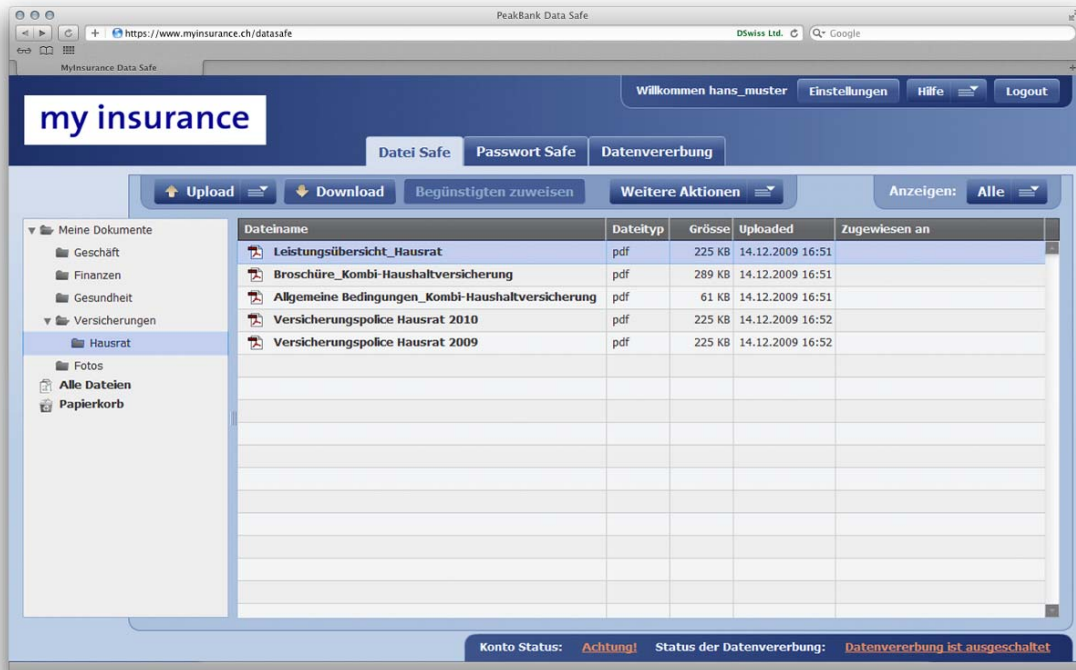
In this extended scenario, the insurance company securely provides its customers with all relevant digital insurance documents and correspondence, such as policies, damage reports and messages by using the data safe as a communication channel.

Advantages for the customer:

- Protection of insurance policies, invoices and correspondence. Protection of privacy with regards to the amount insured and savings premium.
- Clear and structured repository for all insurance documents.
- Highly secure and confidential storage space for daily use.
- Anytime, anywhere and device independent access (also via an iPhone/iPad application).
- Providing an independent service for the storage of all financial documents (based on DSwiss SecureSafe data safe).

Advantages for the insurance company:

- Increased customer loyalty ("sticky product"), logo exposure and provision of marketing material.
- Protection and strengthening of the digital relationship between the insurance company and the customer.
- Cost reduction by avoiding paper documents.



User interface of an insurance data safe. The data safe may also be seamlessly integrated into an existing insurance Internet platform.

2.4. Scenarios: legal and provision

An Internet data safe meets the demanding needs for security and privacy in digital communications between lawyers and notaries and their clients. Estate planners, trusts and estates attorneys can use the DSwiss service, SecureSafe, to offer secure transfer and inheritance of digital assets (www.securesafe.com).

Scenario 1: Internet data safe as a secure communication channel between a lawyer and client

As a mutual communication channel and secure repository, an Internet data safe guarantees high security and confidential communications in legal matters. The lawyer and client can securely access the Internet data safe at anytime, with any Internet web-browser to upload, download or share information. The data safe can also be used as a secure team-room for projects.

Advantages for the client:

- Protection of data and communication as well as the guarantee of complete confidentiality.
- Privacy protection.

Advantages for lawyers and notaries:

- Increased customer loyalty ("sticky product") and logo exposure.
- Protection of data and communication as well as the guarantee of complete confidentiality.

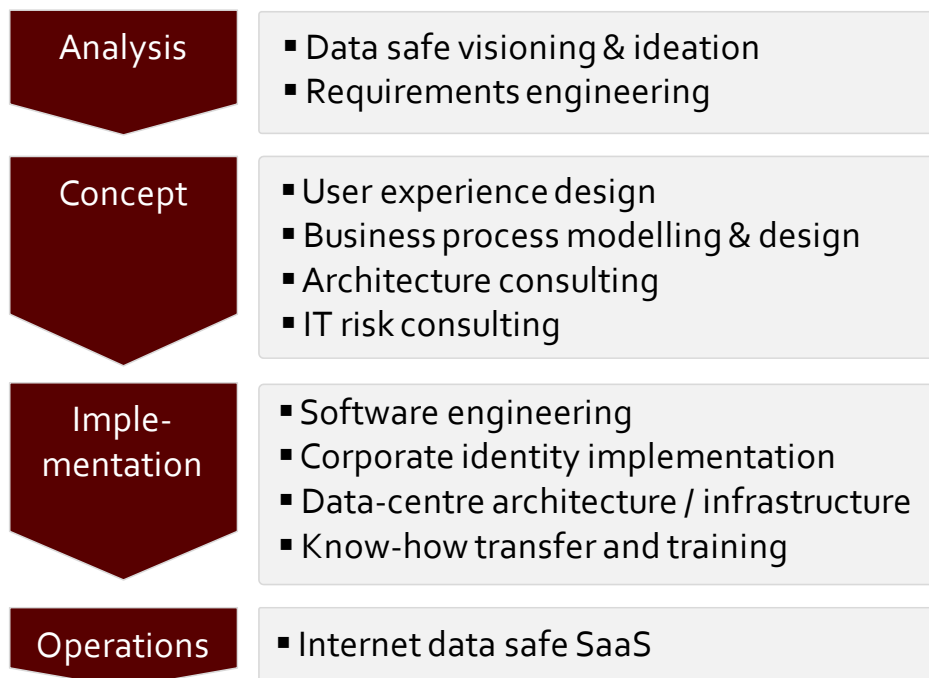
3. DSwiss Internet data safe solutions

3.1. What services are offered by DSwiss?

DSwiss offers financial institutions, insurance companies and other interested parties a low-risk way to quickly and economically launch their own data safe.

Based on market-proven, modular and cutting-edge technology (see also section 3.3) DSwiss provides customised turnkey data safe solutions. Together with our partner Zuehlke Engineering, we can tailor our service to your specific requirements e.g. CRM, document management or workflow integration.

The DSwiss services cover all phases of a data safe project including: analysis, implementation, system rollout and operations (SaaS). We handle our projects according to best-practice methods and standards such as system engineering and IPMA.



Our services cover all aspects and elements of a data safe project.

3.2. What are the advantages of DSwiss data safes compared to a self-made solution?

The advantages of choosing a DSwiss data safe solution over developing an in-house solution are:

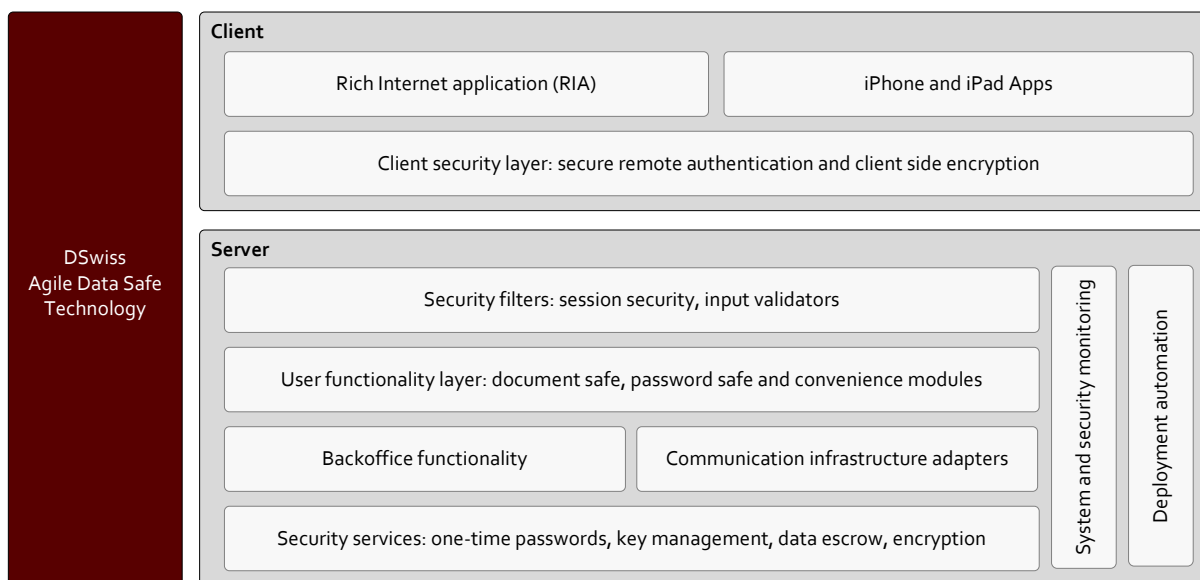
- Significant reduction in costs.
- Reduced time to market.
- Minimised project risk e.g. time, cost and quality.
- Flexibility.
- Technically mature, user-friendly and highly scalable technology.
- Sophisticated security architecture.

3.3. What is the DSwiss Agile Data Safe technology?

Functional overview

The Agile Data Safe technology consists of modular and reusable components that can be configured according to your requirements and needs regarding a data safe solution. Compared to starting from scratch a solution based on DSwiss Agile Data Safe reduces investment costs and time-to-market. DSwiss adapts or extends the existing modules to your specific requirements. A custom project will tailor the solution to interface with your company-specific workflow or CRM-systems and integrate into your security architecture or existing Internet platform.

The Agile Data Safe technology is based on Internet client-server architecture and comprises all modules necessary for the operations of a data safe application: user functionality and GUI, management and back-office modules, communication interfaces, security services and automated monitoring. Based on this existing technology DSwiss offers your company a low-risk way to quickly and economically introduce an own data safe to the market. Please contact us in order to discuss your specific requirements concerning a data safe solution.



DSwiss Agile Data Safe technology: functional overview.

Advantages of the Agile Data Safe technology

The DSwiss DataSafe Technology was developed, implemented and tested in collaboration with world-wide experts in the fields of database and security architecture. The highest security standards were chosen both in the development process and with respect to the infrastructure. The DSwiss DataSafe Technology offers double access protection, a 2-factor authentication option and guaranteed complete encryption. The functional architecture is trimmed for short response times and high availability. Architecture and the use of license-free technologies guarantee high scalability.

DSwiss
Agile Data Safe
Technology

Security:

- ✓ Highest security standards
- ✓ Strong encryption

Architecture:

- ✓ Streamlined architecture with low risk profile
- ✓ Full data and application redundancy
- ✓ Optimized for short response times and high availability

Scalability:

- ✓ Highly scalable technology (millions of users)
- ✓ License free technologies

Operations:

- ✓ Full monitoring
- ✓ Virtualised deployment environment

Advantages of the Agile Data Safe technology.

3.4. Securesafe.com

Based on the DSwiss Agile Data Safe technology, we have developed the high-security Internet data safe SecureSafe (www.securesafe.com) for the consumer market. SecureSafe is an easy-to-use Internet data and password safe for every day use. The built-in inheritance mechanism - a new innovation - ensures the preservation and secure passing-on of data in the event of emergency or death. If something should happen to a user, DataInherit-function securely notifies the pre-defined beneficiaries and grants them access to the documents and passwords assigned to them.

The SecureSafe data safe offers a user-friendly interface that is intuitive and easy-to-use.

The data safe offers a powerful user experience with design usability based on the highest requirements of a business-to-consumer service. The data safe offers "self-enrolment" and "self-account-recovery" and other features to greatly enhance and simplify the management of an account.

You can open a free trial account of the SecureSafe data safe service at www.securesafe.com.

3.5. Secure iPhone/iPad solutions

DSwiss has the necessary know-how of and the experience in developing iPhone/iPad applications that meet highest requirements with respect to security, privacy and usability. The SecureSafe iPhone/iPad App offers among others 2-factor authentication, login by means of the Secure Remote Password (SRP) protocol and strong encryption.

DSwiss provides services for design, implementation and audit of highly secure iPhone/iPad applications, also out of the scope of a data safe project.



SecureSafe data and password safe. Homepage: www.securesafe.com



SecureSafe iPad App



Login Screen



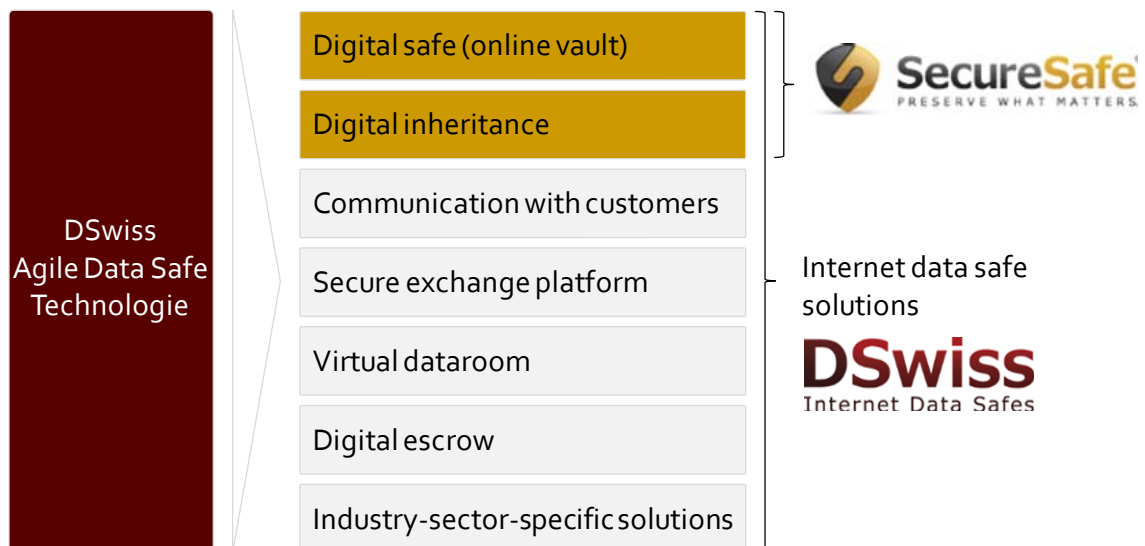
Password safe



Data safe

3.6. Which other applications scenarios are there for the data safe technology?

DSwiss Agile Data Safe technology builds the fundament for numerous different applications: digital safe deposit box, secure communication channel between company and end customer, virtual data room, data escrow and various industry-sector-specific solutions. The SecureSafe data safe developed as a reference project implements the use cases online vault and data inheritance.



DSwiss data safe builds the fundament for numerous different applications.

4. About DSwiss

4.1. Who is DSwiss?

Founded in 2008 DSwiss is a corporation with headquarters in Zurich, Switzerland.

DSwiss offers a low-risk way for companies to quickly and economically launch their own Internet data safe.

The DSwiss business-to-consumer service SecureSafe is based on DSwiss Agile Data Safe™ technology. SecureSafe is a highly secure Internet data safe with a unique built-in data inheritance mechanism.

DSwiss employs highly qualified staff (100% ETH alumni) with many years of experience in IT security and consulting.

4.2. What is the expertise of DSwiss?

Our expertise covers all aspects of Internet data safe solutions including technology, infrastructures, operations, processes and cost effectiveness.

Our services and solutions build upon our core competences including:

- **IT and data security**
Through our many years of experience in IT risk management and in the protection of Internet banking and other business-critical applications, we have become experts in developing applications that satisfy the highest international security standards.
- **Privacy protection**
Our solutions guarantee maximum protection of data and privacy for the customer. With a DSwiss data safe solution there is no such thing as a "transparent customer".
- **Long-term secure storage of digital assets**
We collaborate with specialised Swiss companies to ensure the longevity and integrity of digital assets, for example, by storing the assets in bunkers in the Swiss Alps.
- **Engineering and process excellence**
We live and breathe Swiss quality and ensure high quality technology and well-executed processes.

4.3. Who are the partners of DSwiss?

To develop and deliver our services, we rely on cooperation with competent partners who share our values and can develop lasting solutions together with us.



AVANTEC AG, Zürich

AVANTEC has been a leading Swiss provider of IT security solutions since 1995. AVANTEC assists DSwiss with security engineering and with a banking compliant data centre through AVANTEC NET.



Zürich University of Applied Sciences (ZHAW), Winterthur

The Institute of Applied Information Technology (Information Security) is an important partner for security architecture, implementation and testing.



The innovation promotion agency (KTI), Bern

DSwiss has been allocated considerable funds from the Swiss Federation to generate innovation and to transfer knowledge in collaboration with the universities.



Zühlke Ventures AG, Schlieren/Zürich

Zühlke Ventures supports technology-oriented companies with financial resources and active support. As a wholly-owned subsidiary of the Zühlke Group they can draw on a comprehensive network and extensive know-how in both management and technology.

5. Contact

For more information about our solutions and products please contact:

DSwiss AG
Christian Schwarzer
Badenerstr. 281
8003 Zürich
Tel: +41 (0)44 515 11 11
Fax: +41 (0)44 515 11 12
christian.schwarzer@dswiss.com
www.dswiss.com

DSwiss
Internet Data Safes