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NETPAY WALLET™

PERSONAL COMMERCE ASSISTANT™

NetPay Wallet is a multi-user electronic wallet application that enables consumers to securely and conveniently access information, make payments, receive and manage bills, bank, and conduct other forms of commerce over the Internet. NetPay Wallet is a SecureTranz™ based application that can be readily customized and extended through the use of application web service modules supplied by Maithean, the customer, or third-party provider.

NetPay Wallet allows consumers to organize their credit cards and other accounts such as bank, merchant, and/or utility company into one or more virtual wallets. Each wallet is individually password protected to prevent unauthorized access. The wallet provides full digital receipt management. All transactions conducted with the wallet are automatically logged, stored and managed in an internal database. A variety of applets are provided that enable the consumer to search, sort, and manage the personal transaction data stored in its local database. The user may interactively query the status of any previous or pending transactions. Viewers are also provided for digital receipts, credit card and merchant certificates, and payment invoices. The wallet enables users to obtain, view and manage their digital certificates. Information in the wallet can be exported for use by personal money management applications. The wallet supports smartcards and other cryptographic hardware for enhanced security, portability, and performance. The NetPay Wallet operates under Windows and is compatible with all industry standard browsers.

FEATURES

ELECTRONIC WALLET

- An electronic desktop wallet application that can support multiple payment instruments and integrate multiple payment, billing and management services.
- Secure multi-user e-wallet — supports an unlimited number of individually secured personalized wallets.
- Multi-function application — in addition to supporting multiple payment instruments, each wallet can be configured to support a variety of transaction and information services.
- Wallet data can be imported, exported, and stored on token drives.

DIGITAL RECEIPT MANAGER

- Transaction data is stored in an internal database.
- Digital receipt viewer allows all transaction data including merchant certificate and order descriptions to be listed, sorted, viewed and printed.
- Transactions can be organized on a per card and per wallet basis.

CERTIFICATE MANAGER

- On-line and off-line registry of card SET certificates through SET CA's.
- Certificate viewer allows X.509v3 certificates to be viewed in plain text.
- Automatic management of revoked and expired certificates.
- Certificates can be manually imported, exported and deleted from certificate store.

SECURITY

- Strong identity management/authentication via end-to-end PKI.
- Transactions are secured by SET, SecureCode, and SSL protocols.
- Integrated certificate management with automatic path validation and revocation.

IBM v. Digital Doors,
IPR2023-00972, 7,958,268
DigitalDoors EX2025

PCA Brochure

PCA Demo

PCA Download

- Wallet access control via user defined password.
- Provides secure key storage and management.
- Supports issuer risk management in conjunction with NetPay License Manager.
- Supports smartcard authenticated transactions for enhanced security and convenience.
- Provides encrypted storage of data in local database.

COMPATIBILITY & STANDARDS COMPLIANCE

- Compatible with all industry standard web clients and web servers.
- Compatible with SET and SecureCode compliant applications and services.
- Can be deployed as an external application or browser based ActiveX Control.
- Compatible with industry standard smartcards and USB tokens.
- Communication - ISO8583, OFX, TCP/IP, HTTP/MIME, COM, ActiveX, web service, SSL, ASN.1, XML
- Cryptography - DES, 3DES, RSA, OAEP, AES, RC4, CAST, CDMF, MD5, HMAC, X.509v3, CAPI/CSP, PKCS-7, PKCS-11, PC/SC
- Database - Oracle, SQL Server, MySQL, ODBC, JDBC, OCI, XA

OTHER FEATURES

- Provides an open and extensible platform that can support a variety of payment services as well as data interfaces to existing PIMs. Supports "plug-in" application modules for e-cash, billing, banking, commercial card and loyalty programs.
- Incorporates an active 'messaging window' that displays static or dynamic messages sent by the merchant or financial institution. The messaging window receives targeted multi-media data including advertising banners and loyalty programs.
- Supports internationalization including multi-byte foreign languages and JPO.
- Easily branded or customized by wallet 'issuer'.

PLATFORM REQUIREMENTS

- Windows 9x, NT, 2000, XP, Vista
- Industry standard web browser

LICENSING

The NetPay is an OEM product that is licensed to CSP's, ISP's, ISV's and financial institutions. NetPay application source code and the NetPay SecureTranz development environment is available under separate license. Contact your Maithean sales representative for licensing options and pricing.

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