



ONE CLICK ACOUSTIC PAYMENT

THROUGH 8.3 BILLION POINTS OF ACQUISITION



AN UNIVERSAL SECURED PAYMENT CARD

Although card payment fraud has significantly risen in recent years, there is a general agreement that the adoption of EMV cards (i.e. CHIP-and-PIN) has helped to reduce fraud, at least in physical stores.

When it comes to CNP (Card Not Present) payment for e-commerce, mostly in developed countries, or when there is no Point Of Sales (POS) infrastructure, mostly in developing countries, the existing solutions don't respond ideally.

Thanks to UINNT's breakthrough innovation in payment this situation is of the past !

UINNT has developed and is now launching the **first audio payment solution** that allows payment to take place through any microphone enabling devices such as GSM, landline, computer and tablet to manage a transaction. Payment will become universal. Wherever you are and whatever your transaction is it will be processed in a secure way.

When doing an acoustic payment, the card's id sensitive information (PAN, expiration date, CVV) are encrypted and then sent through a vocal bandwidth. To enhance security transaction, the encryption is also dynamic; each time the user uses his card the payment acoustic signature code changes. Thus, at no stage in the payment process any of the transmitted information can be deciphered and reused.

FEATURES

- acoustic payment tokenization
- EMV / NFC card
- NFC On Demand
- customizable graphics

BENEFITS

For the cardholder

- an universal secured solution
- very simple to use: a switch
- anytime, anywhere and anyplace

For the merchant

- any microphone device is a point of acquisition
- the card is also compatible with existing POS

For the issuer

- propose new services
- Card Not Present security
- Card Present security
- reduce fraud
- financial inclusion

SPECIFICATIONS

Format	ISO 7810 ID-1 (Bank card format)
Payment standards	ISO 7816 (optional) ISO 7811 (optional) ISO 14443 (optional)
NFC	NFC On Demand (optional)
Acoustic payment Information	PAN Dynamic Expiration Date Dynamic CVV Dynamic Issuer Data
Acoustic payment algorithm	Following customer needs
Battery life	20 000 uses or 3 years



APPLICATIONS



Mobile POA

Turn virtually any mobile device in a point of payment acceptance thanks to our acoustic payment solutions.



Remittance

Thanks to the embedded battery, use transfer money anywhere, anyplace, anytime, even through the phonebooth in the street with our Acoustic Payment Technology.



Digital payment

It has never been so easy to pay your bills, your e-commerce or the delivery guy.



EMV / NFC

The acoustic payment card is a traditional banking card. You can use your card with any ATM and make purchases on traditional POS.

FEATURES



Card format

The acoustic card is ISO 7810 compliant and has passed all the required tests. Its format is exactly the same that usual banking card.



Reader free

Don't wait for an ATM or POS to use your card, there are 8,3billions phones reader around you to proceed a transaction.



Security

The card's secure element process a new token by transaction with a dynamic cryptogram.



Universal

Experience, applicable in all cases everywhere, 24/7.

ABOUT UINT

Since our inception in 2008, it means serving our customers with new idea, new design and patents. Getting to know our customer's daily challenges combined with our multidisciplinary experiences during the last 20 years on security, smartcard and powered devices bring the perfect breeding ground for new products.

Our team of PhD and engineers have been recognized best Start-up of the year in 2010 and since then participating on the most innovative ideas of the card's industry:

- to design, develop or co-develop, patent and commercialize the most innovative active card on the market such as Music&Light, Display, Acoustic, CPR and Biometric Card
- to optimize and create those products we have hired the best R&D team in our office of Saint Aubin (Paris).
- to find new solution approaches we have set-up offices in Asia and in Africa
- to manufacture those new products in millions of units we have invested millions of euros in one of the best class ISO 6 clean rooms and production facility in Limoges, France.



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