

KOBIL SHIFT		DEFINITION	BENEFITS
One Click Access	Access Scope	Passwordless login to third parties and the ID attributes that are to be shared	Users will not be asked additional information, but only access right to their existing ID information to be shared with the third party apps. (base functionality)
	User Consent	User's consent for ID information to be shared with third parties	User consents for sharing their personal data, documents, for giving business approvals and confirmations, all stored and managed as part of the identity, can be renewed, edited, updated. (GDPR compliant)
On Demand Services	Mini App	MiniApps are the web applications viewed in a trusted environment, provided by KOBIL's Web Shielding. Mini Apps work fully integrated so the communication with the customer can be performed by the native app functionalities.	"Super App experience is built with partners who are providing their own services. Each service can have their own Mini App, or multiple services can be combined under Mini Apps. Mini Apps are easy to use and deploy, mobile device storage friendly, update without app store update, open to A B testings for different user groups, feels like native from the customer perspective, open to customize a different design standard."
	Chat & Minibot	Enabling services of the ecosystem owner, or 3rd parties, in the form of chatbots or enterprise communication channel with call center employees.	"A single chatbot journey can include: - A single service, such as address change; - Multiple services such as loan application journey, consuming chain of services - Multiple services of multiple 3rd parties; such as while paying in hospital - the health services, insurance services, and bank services can be consumed."
	App to app	"App-to-App brings trusted application store, enables 3rd party App links, directs to store downloads or opens deep links within the downloaded 3rd party apps with an already logged in experience. It also enables 3rd party Apps to offer login journey via KOBIL Shift Super App. As the login request starts, 3rd party app closes, KOBIL Shift Super App opens, asks for permission, if access allowed, than goes back to the 3rd party app. The changes between app screens are almost seamless to the customer."	Partners who are in app business without a website, can be integrated via App to App.
Service Marketplace	Smart Screen	"Your own start screen, with banner area, your services and partner services; which are the integrated propositions of the 3rd party companies inside your ecosystem. Available as mini web apps, enterprise chat bots or app-to-app links. (Fully customizable by web development)"	You can chose them to design the maximum value out of your profit generator offerings, or for operations, or for campaigns, etc (base functionality)
	Service Categories	Services offered in the Super App can be grouped under service categories.	This functionality is common in Super App trends, such as PAYTM or other smart city applications; to provide services under defined groups.
	Service Discover	Services can be promoted to the user in the discover section, where users see top or most relevant services as new offers	For better profit can be integrated with a recommendation engine where there are 100 + offerings
KOBIL IDENTITY		DEFINITION	BENEFITS
Device & App Security	Obfuscation	(Available in Android, not Available in iOS clients) Modification of the code to make it unclear for an attacker, to protect the application against reverse engineering and other attacks.	Security function (base functionality)
	Device Binding	"Enables a trusted environment & trusted device, before login. Protects the mobile apps against over 30 attack vectors using over 200 sensors. Device is secured and bind to the Identity, made a secure device for all approves and transactions"	User's device can be infected, hacked, attacked, or even might not be a real device such as an emulator. It analyses all risk factors in the environment before login, and allows you a modular management. (base functionality)
	Risk Scoring	Security reports on risk levels to your fraud and risk systems.	Dynamic management of analyzing unsecure transactions or risky users, integrated with your fraud systems
	Virtual Smart Card	KOBIL brings hardware authentication device culture to mobile experience, and brings each mobile device to a similar security level, by it's own innovation, with a virtual smart card.	"User's mobile device is brought to the same security level as secure as an authentication device and the same level compliant in regulations Allows a single user to use multiple devices, or multiple users to use the same device. (base functionality)"
	Digitanium Channel	The traditional communication channel of the frontend with backend services are open to multiple attacks, thus KOBIL brings a shielded channel for internal services communication	Less attacks possible, and if attacked, user side and server side crosschecks each other - thus unless a two sided attack (server is hacked, and the attacker has stolen both the user's mobile device and knows the password) happens (which never happened until today), the user stays secure. Selecting the channel for services communication is modular. (base functionality)
Secure Login	Trusted Login	"The technology crosschecks the person, the device, the app version; and communicates via KOBIL's channel to make sure there are no attacks, which is to be verified both on the server and the app side (Dual layer), with real time monitor and control availability from the server. Login is secured, with a seamless UX, so the user instantly logs in by typing PIN or Password or Face ID or QR or any method preferred."	"KOBIL's field-tested (with over 100m+ users), multi-channel strong multi factor authentication solution, TRUSTED Login, gives you the same level of trust as a face-to-face business transaction in digital environment. Can be used as a second channel to a website login, or to open a physical door, box, car, etc; anywhere a user needs to prove that the user is himself (like a key)"
Self Management	KYC	"Digital Onboarding with Trusted KYC A technology to enable user onboarding online, at banking level security."	"To identify the user: 1. Read the ID card's MRZ by mobile device camera 2. Read the card with NFC, to make sure it's an ID card, and get full ID info 3. Open the camera to check the face, match it with the photo in the ID info, to make sure the holder is the owner of the card 4. Still on camera, perform liveness detection (with eye blinks), to make sure it's the owner of the card, and not a photo but a real person, the owner himself. The user can be end customer, or merchants, or partners KOBIL offers a best practice journey, however the flow can be designed modularly, by using any of the SDK functions at any step (competitors are commonly not able to provide this modularity)"
	Access Recovery	Password Recovery solution for customers who are already activated but forgot their passwords for login.	This is an operational cost saving solution, mostly on call centers, paperwork and mailing operations. Starts and ends on mobile device.
Identity Storage	Identity Storage	Additional to the central management of users, ID attributes, consents, devices and their access policies; now the users can have a secure storage area for their documents related with the ecosystem business purposes.	Can be used for business documents, agreements, travel documents,, etc
Transaction Signature	Transaction Signature	" KOBIL's transaction authorization and digital signing solution that helps you create legally binding and auditable environment for any transaction and approval. Secure verification in the logged in journey, by protecting against attacks such as overlay attack where a user sending money might be misguided by the wrong receiver and amount informations."	"Digital trusted approve, by just clicking to OK button. Approving a message in a seamless UX, for example a customer receives a cargo delivery and approves a chat message from multiple selection option. Full page messages including a custom design to avoid overlay attacks in high risk transactions, such as a money transfer, or even GDPR consents. Push notifications are sent to user to trigger the process, when not logged in, and widely used in banking for ATM security, Fraud Alerting."

KOBIL CONNECT		DEFINITION	BENEFITS
Enterprise Chat	Text Messages	A conversational interface is offered for services. Reach out to users via services, via chatbots, or via customer operations employee in a conversational experience.	Can be used for single services such as an address change.
	Multimedia	The message can include multimedia, in a trusted environment.	Can be used for interactive campaigns, or operational purposes such as images after a car accident
	Document	The message can include documents	Can be used for transfer of documents in a loan application process
	Choice and Poll	The message type can be responded in free text or in multiple selection format.	"Can be used for using multiple services in a smart business process flow, such as searching for a product, payment and delivery tracking, where each can be performed by different party. Or in a simpler flow, just to ask for the choice, or the feedback of the user Or an advanced ""bounty like"" flow, where the users who seek for earning small amounts perform tasks one after another with the guidance of the chatbot"
Signature	Store Digital Signature	Users can draw their signatures, which will be stored in the Super App for document signature flows	Enables PDF signing, as this is the first step
	Sign PDF & Optical Signature	"Users can sign PDF documents or photo image of a document which is automatically saved in pdf format, with their stored signatures. The signign is performed with an approve and Optical Signature (image) at the same time."	"ERP systems or other core systems can be integrated where each document may activate a business flow officially. The signature is not only a basic image, but also includes an advanced digital signature infrastructure. "
	Request single or Multiple Signatures	Requesting a document to be signed by a single person or a group; with a trusted digital signature for paperless workflows.	"Can be used within the Enterprise Chat flows, the requests will be received as a chat message. Compliance level changes geographically, can be used within 4 eye principle (1 approver, 1 senior approver)"
	PDF form management	PDF forms can be generated with dynamic information via services in the Super App. E.g. To be used in filling forms and completing an application in a fast and convenient journey	Can be used within the Enterprise Chat flows, e.g. while dynamicl
Broadcast	Send messages to all	"Sending a Service2Person message to all users. Can be a message which does not allow answers; OR can allow answers in free text; OR in multiple selection format."	Can be used for campaigns, informative messages, choice requests, etc
Business	Drag and drop process automation	"Enabling single or multiple services of the ecosystem owner, in the form of single or multiple chatbots. Creating smart chatbtos is very easy via collecting all services in one pool, and using those services with a drag&drop experience, aka low code no code principle, to enable chatbots."	"A journey may include: - A single service, such as address change; - Multiple services such as loan application journey, consuming chain of services with document upload, signing, answering questions, etc"
	Partner & Third Party Integration (A-B-C partner and third parties)	Connects multiple 3rd parties in a conversational interface, as chatbots.	Can be used for combining multiple services in a smart business process flow, such as searching for a product (A), payment (B) and delivery tracking (C), where each can be performed by different party. A-B-C, in a single flow.
KOBIL PAY		DEFINITION	BENEFITS
Wallet	Card Token Storage	Token of payment card details are stored as part of the secure identity.	Payment core function. Full card details are not stored, thus PCI DSS compliance is not required. The token is forwarded to a Payment company that holds the full card information and performs the payment.
	Default Prepaid Card	Default prepaid can be defined, to manage and operate user balances	"e.g. a bank's prepaid card Financial benefits on holding the balance, avoiding commission fees to visa/mc at each payment, enables instant money transfer, .. Provides a budget management tool to the user"
	Card Management	Users can manage their stored payment methods, including credit cards, debit cards and prepaid cards.	Wallet user experience
Payment	One click payment	One click payment by using the digital wallet. All transactions are digitally signed by user's digital signature.	Convenience in payment, and increase in sales
	Dynamic Linking	Dynamic linking, a new requirement of PSD2, involves dynamically linking authentication tokens to the specific payment amount and the specific payee of the transaction. In the case of changes to the payment amount or payee, the authentication token will no longer be valid and a new one needs to be generated and used.	Security function of the payment process
	Money transfer	"Payment via prepaid card to prepaid card"	The SuperApp user can send and request money from someone in his contact list and the money transfer can be done with prepaid card stored in the wallet.
	Offline QR & NFC	The QR code can be produced on the mobile device, or the terminal device. In one case the SuperApp is the reader, on the other case the terminal is the reader.	"Enhanced user experience e.g. in subway where mobile device is offline, but terminal is online OR when the merchants POS device is not capable of reading QR codes but capable of producing OR other similar scenarios."
	3D Secure Support (Alternative)	KOBIL has an alternative solution for 3D Secure, so the ecosystem owner does not use 3D Secure, but uses a better security and better UX solution provided by KOBIL.	Note: KOBIL's high level security does not cover chargebacks; but 3D secure does. So if the ecosystem owner does not want to risk the low amount of security breaks that would require chargebacks, we can offer to use them both - first use 3D secure while activating the payment method (with a minimum amount test transaction) - then use KOBIL's high security solution at each transaction, which has a smooth and seamless UX despite 3D secure's poor UX.
	Transactions Overview	Users can see previous transactions	Payment history user experience
Merchant Management	Processing	KOBIL's payment processor communicates securely with the payment facilitator to complete a transaction. The security function here enables users to stay anonymous on their transactions.	"Payment made secure (payment is made by other parties, only processed by KOBIL) Any (one or multiple) payment company can be integrated"
	Ready Checkout	KOBIL provides a ready checkout, which includes card management, payment process and payment result	Convenience for the merchants
	Payment Request	Merchant only performs a payment request to initiate a payment transaction, and receives the payment result.	Convenience for the merchants
	Payment Cancel & Refund	Merchants can manage cancel & refund operations	Operations for the merchants