Bankrypt

BanKrypt mobile payment We start where others stop!

BanKrypt is an independent mobile solution for financial transactions (payment, money sending and receiving) attached to credit cards or bank accounts.

BanKrypt offers you simplicity combined with security on a familiar well known environnement, having for only signature of authentication and validation your Smartphone the at all times companion, always at hand.

BanKrypt smart payment solution also allows:

- Management of Gift Cards, Coupons, Motorway Toll, Gas Cards, Prepaid Cards, Etc.
- Management of loyalty cards with price comparison in real time displaying identical products by price and proximity criteria when combined with MySoLink our interactive marketing solution



BanKrypt was designed not only to beat but above all to be at the forefront of all techniques used by hackers to divert and usurp information and this in fully accordance with the higher banking standards PCI / DSS.

BanKrypt is supported by an authentication system which secures financial transactions meeting customers' need for safety and easy use, offering freedom and simplicity with an unknown to date safety standard.

The completely secure mobile solution, unique to each user for all your financial transactions: purchase sale, transfer, reservation, e-commerce, m-commerce, local shops, teleshopping.

A few easy minutes to ensure your peace and safety throughout an entire year!

Only on approach of identification at the application installation!

No more need to remember numerous pin codes, user names, passwords!

A patented technology ensuring your data inviolability with transactions committed by three separate channels SMS, GPRS/3G, DTN via 4 strong authentication factors totally user transparent.



BanKrypt offers in complete freedom and simplicity an unmatched security and reliability level defeating all known to date interception techniques based on our security standard supported by:

- A proprietary application installed by mean of a trusted platform (Appstore, GooglePlay, BlackBerry, Windows Mobile, SamApps) generating a unique ID once the user's identity is duly verified and recorded. This application features a biometric recognition module and / or a password
- A SoCryptic virtual keyboard with dynamic and random display for each transaction with a new arrangement to each entry, and its unique encryption system generated for each use which provides endless number of combinations.
- A single SoC encryption for each user where the data are part of the encryption mechanism itself. This thwarts any technical interception and guaranty the protection and integrities of data. This encryption uses geo localization as authentication factor to secure and guarantee the transaction.
- A transaction encrypted QRCode that can only be decrypted and validated by the customer and the merchant at the origin of the transaction

- A shopkeeper application (API plug-in) includes all type of cash register auxiliary devices payment module compatible providing automatically synchronized operations with shop's accounting and finance software avoiding time consuming unnecessary inputs:
 - In case of physical purchase the application ensure that the mobile customer is present inside the shop through repudiation factor due to geo localization.
- o In case of online sales, the application generates for each transaction a secure QR with a 4 digits code, which will appear on the merchant site screen. This code, unique to each transaction, can be recognized and entered only by the client using the virtual keyboard of the mobile application in order to validate the payment.













The buyer will have the guarantee that their payment data cannot be reused or intercepted but only used for the initial transaction and will be charged for the approved amount. The shopkeeper will have the guarantee of the purchaser identity inviolability, preserving all cancellations due to fraudulent use.

BanKrypt a mobile payment solution that allows you to use familiar debit or credit card with no need of switching to another bank but also to benefit from another payment possibility by our institution.

On request our BanKrypt solution can be matched to an international debit card.

Suitable from the age of 13

BanKrypt solutions are is totally independent from telecom operators

BanKrypt use for:

- Local shops
- E- commerce, M -commerce, Teleshopping
- Individuals: purchase, sale, transfer, cost sharing
- Paperless restaurant coupon
- Banking and Financial Institutions
- Businesses
- parking companies
- Highway Companies
- Oil Companies
- Insurance Companies

Etc.



TEL +33(0)970170550 FAX +33(0)970170551 contact@bankrypt.com

SoCryptic Innovation
Sarl au capital de 100.000 €
41 B bd de la Tour Maubourg
F-75007 PARIS
Siret 79394399400012
APF 62097

SoCryptic protects your personal data and stores all your sensitive data under encrypted form on secure servers located in France in an ultra secure PCI-DSS environment.

None of your personal data is transmitted by merchant's server because all our transactions are in direct communication with SoCryptic secure servers. When transferring data we use encryption protocols (SSL and SoC).

SoCryptic performs security audits and regular tests of load. Data access and security services are stringently checked and logged according to a standardized schedule.

Our policies and safety guidelines are carefully documented and regularly checked. Detailed wikis' incident response has been established to ensure adequate data protection in case of emergency.

BanKrypt additional independent essential mobile sequence provides comfort, ease, serenity and time saving!

