My Wallet circa July 2006







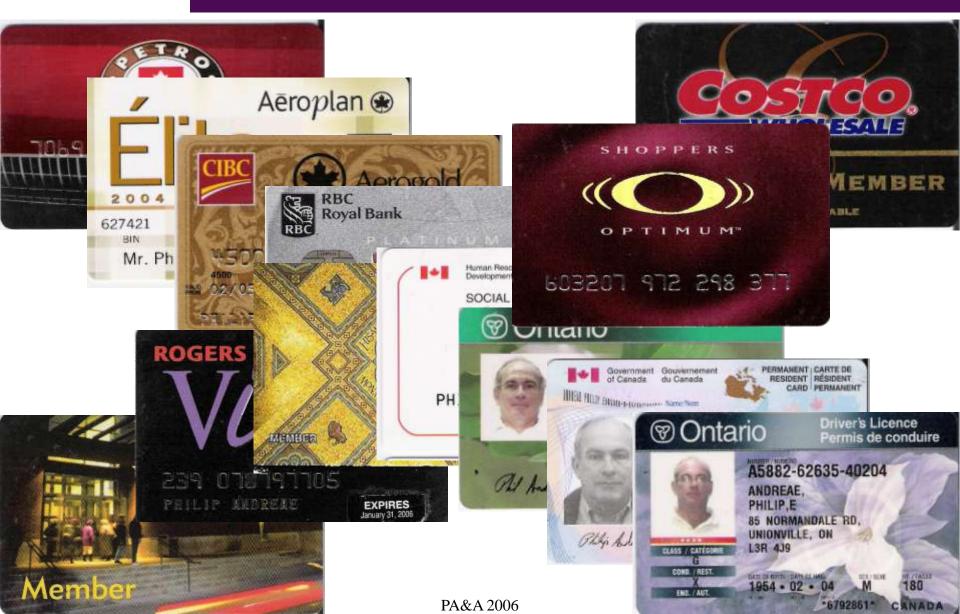


With Some Paper





Cards





More in a drawer





And finally pockets





Why Not A Wallet and Headset

- Long lasting and rechargeable a/c and body heat
- Fits in one pocket without a lump or scratch
- Sexy, pretty, sophisticated ... leather
- Wearing anything going anywhere
- QWERTY Thumb keyboard
- Phone, MP3, GPS, USD
- Smart Card Interface
- Lots of memory
- Interoperable
- Light weight
- Durable
- SD slot
- RFiD
- LCD





Security for my peace of mind

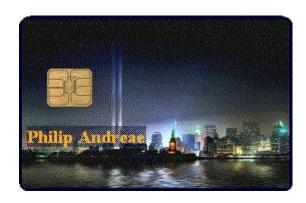
We live in a troubled world and security is a personal responsibility

- Biometrics Fingerprint
- Protect My Possessions
- Secure My Identity











Based On The Premise With 3DAS

1 Smart Contact & Contactless Card Is Enough

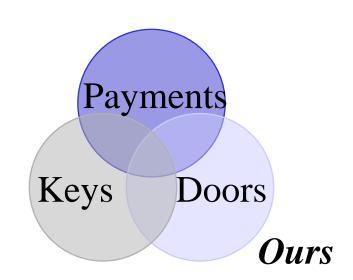
Keys

- House
- Office
- Bicycle
- Car

Certificates for, to or of

- Trust In Another
- Personal Details
- Applications
- Networks







Card and Device Characteristics

- The Smart Card(s) is tied uniquely to the device
 - with the ability to restore the configuration
 - in the event of total failure
 - If Synchronized to your office or home PC
 - as often as possible (daily minimum)
 - Secure EPP for EMV and PIN

PA&A hosts copy of your configuration
Its online after secure session is established
Can be used to replace the set when they are both destroyed



Startup

- Clear Cache
- Establish Identity on Wireless Network
- If Token is inserted open command window
- Await user command
- Listen for Near Field Communications
- Select if = Request For Payment
 - Offer EPP credentials
 - Select Means of Payment or use default
 - Agree to enter PIN or simply press Yes



Certified to interface in

- ✓ EMV
- ✓ ISO 7816 part 1 4
- ✓ ISO 14443
- ✓ SIM and USIM
- ✓ Passport
- ✓ Transit properties
- ✓ Casino(s)
- ✓ Club(s)
- ✓ Membership(s)





The Consumers View

LCD, QWERTY keyboard and camera

With a smart card interface in the bottom

Control keys visible Tamper Resistant Module





Designed by PA&A With Help From

Tiffanies

Cartier

Hilfiger







As You Want It
They will Configure It
It Will Work and Be Effortless

Trust Weds to Artifact and Device



The Consumer Wants His Cards





- ✓ Operated Under International Guide-lines
- ✓ Personalized By Them
- ✓ Organized to Match His/ Her Lifestyle
- ✓ Designed to Protect His/ Her Privacy
- ✓ Capable to Support
 Whatever They Decide



The Token controls the kernel

- Without the Token inserted into the back of the device there is no higher level functions
- The phone, MP3, calendar, contacts Camera, Email, browser, accounts still work
- Payments can't be made above \$XXX,xx without the token inserted or PIN entered
- Backup and restores cannot be performed
- Nothing can be deleted only versioned