# SSG Banking
# Send authorisation codes via Internet

*Since the Internet appears on the Earth and delivers all kinds of financial web-services for ordinary citizens we also get the increasing stats of money frauds all over the world.*

*One of the existing fraud method is the interception of the SMS authorisation codes.*

## 100k+ USD are stolen each day from the bank accounts

**Using our method you can exclude this type of attack.**
Additionally the customer can chat securely with a technical support of the bank right out of the app, in case of smartphone capture, all information will be inaccessible.

We propose to replace the transaction authorisation codes that are sent by SMS with the messages that are sent directly from the bank server to the client bank24 app via the Internet.

Secure connection "client-server" is implemented in multiple levels of encryption - using the platform Kryptos. Thus any manipulation of SMS interception won't be possible and only the bank customer will have access to the account transactions. SSG Banking add-on will appear in the main list of app's options

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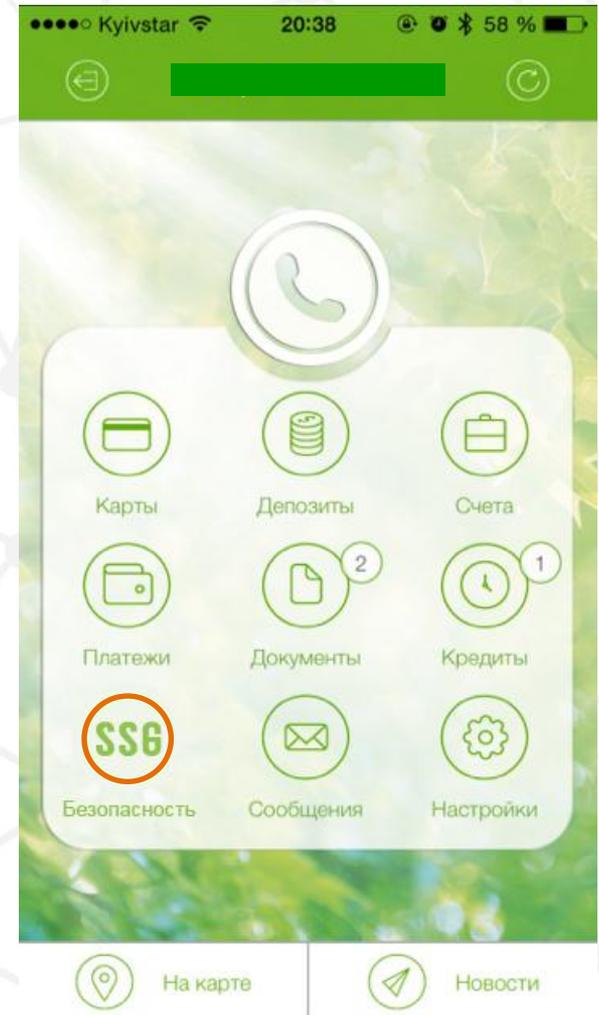
## What gets the client?

- Bank customer gets no charges for receiving SMS authorisation codes and saves money.

- Efficient security of bank account against SMS eavesdropping.

- SSG Banking app supports secure communication with helpdesk. App will also send out some useful information about new IT security trends as a bonus .

*Brand image and loyalty*

# What gets the bank?

- Bank improves its image to customers and competitors.

- Bank will save millions of funds on sending SMS authorization codes.

- Bank reduces thefts amount and customers are far away from such negative cases.

- SSG Banking functionality can be easily integrated in already working bank24 app.

There are actually two of the most popular sources of data transfer –the mobile (stationary) communications and the Internet. Authorisation codes can be sent both via the Internet and via SMS.

In case you receive the authorisation code via sms, e-mail, Viber or any other app the bank won't guarantee full security.

*Bank guarantees and is responsible for security, if the customer uses the native banking app, but the bank can't guarantee the secure SMS transfer, as the message coming out the bank server, passes through someone else's equipment, which the bank can't control.*

**The only way - is to send such code via a secure Internet channel.**

*SMS authorisation*

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1. **The customer receives an update of existing bank24 app.**

2. Then he gets invite code he has to paste into the appropriate box of the new SSG Banking add-on, which appears after the update.

   *Such invite code can be sent by SMS or handed personally in bank office.*

3. After activation, the customer is offered to create a password and generate the random encryption key.

4. The customer receives the authorization codes right in the app, while operating online with the account.

BANK SERVER

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BANK SERVER → GOOGLE APPLE → PUSH

BANK SERVER → Mobile operator → SMS

THANK'S FOR YOUR TIME!!!