

Proven Security

Blaze Mobile's infrastructure ensures the highest level of security with a world class network, data and physical security system.

Blaze Mobile ensures the highest levels of security to meet and exceed financial industry and federal regulatory standards.

Blaze Mobile's security meets industry standards such as PCI (Personal Cardholder Information). Blaze Mobile's 3rdParty vendors are also required to be PCI certified (as needed) or meet more stringent industry standards such as SAS 70 Type II, ISO 17799 Compliance, and Visa CISP Level One Compliance (as needed).

BLAZE MOBILE secure network infrastructure includes:

- **Multifactor authentication, Client Access Control and Privileges**
- **Firewalls**
- **24x7 Intrusion Detection**
- **Password Protection and Aging**
- **SSL**
- **Third Party Audits and Inspections**
- **Data Security**
- **Data Integrity**
- **Physical Security**
- **Remote OTA Lock**
- **Reliability**
- **Performance**

Secure Network Infrastructure

- ✦ **Data Security** – Blaze Mobile Wallet does not store any financial information on the mobile device. Data is securely stored in the cloud. Within the cloud, the Blaze Mobile Platform encrypts all user authentication data. This authentication data is stored in databases housed in Blaze Mobile's secure hosting facilities and then transmitted securely within the network. The mobile wallet includes encryption for cases where temporary data storage is needed.
- ✦ **SSL** - All user-related information transferred between a user's client (mobile application, web browser) and Blaze Mobile's servers is protected through Secure Socket Layer (SSL). SSL creates an encrypted connection between the mobile client (and web client) and the Blaze Mobile servers. Blaze Mobile employs certificates for this service.
- ✦ **Pin-based authentication and authorization** - PIN is required to access the Blaze Wallet, Funds Transfer, Bill payments
- ✦ **Encryption** - User passwords are transmitted in encrypted format at all times. They are encrypted in both external network transmissions and in network links internal to Blaze Mobile's production infrastructure while they reside in storage in Blaze Mobile's databases. The entire Blaze Mobile production infrastructure is housed in a secure PCI & SAS 70 Certified facility.
- ✦ **Same Protections and Liabilities** - apply to NFC payment Sticker and Mobile Wallet as your credit card including zero dollar liability & Dynamic Card Verification Value single use token to prevent reuse and fraud.
- ✦ **Multifactor Authentication, Continuous Client Authentication and Access** – All client-server interaction is based on multifactor client-side authentication. For example, signature or PIN required for contactless payments over \$25/. Users can set an optional 2nd PIN for any dollar amount, account, or any transaction. This prevents client-spoofing and ensure access-control are enforced in real-time
- ✦ **Firewalls** - External access to Blaze Mobile's networks is controlled by several layers of firewalls and routers--all configured according to industry best practices. Administrative access to the production infrastructure is restricted to a dedicated production-access infrastructure and requires multiple authentication steps. Additional firewalls are used to secure access to the Blaze Mobile Database layer from the application layer.
- ✦ **Intrusion Detection** – Blaze Mobile's entire production network is monitored for intrusion attempts 24x7.
- ✦ **Third Party Audits and Inspections** - The Blaze Mobile security infrastructure is regularly reviewed and audited by firms that specialize in security processes and technologies, including semi-annual audits of network and security policies and procedures by industry recognized IT security auditors.
- ✦ **Physical Security** – Blaze Mobile production servers are stored in a secure co-location facility. Access to the facility requires both card key and biometrics (hand scanning). Security personnel monitor the facility 24 hours a day.
- ✦ **Remote Over The Air (OTA) Lock** – In the event you have temporarily misplaced, loaned or lost you phone, you can call our help desk or reset the Blaze Mobile service PIN remotely (via the web portal) and immediately. For NFC-enabled phones, the payment application can be permanently shut down and erased to prevent fraudulent access.
- ✦ **Reliability**- Blaze Mobile Servers are full-mirrored and have hot standbys.
- ✦ **Performance**- Blaze Mobile's network connection supports 100 Mbps of bandwidth.