

A new and secure way to conduct online transactions

Billions of dollars in fraud are committed each year through the use of stolen credit and debit card data. Innumerable consumers will not even conduct commerce online because of identity theft.

KanataIT is pleased to announce a simple, effective online solution to virtually eliminate identity theft and fraud. As part of a patent pending online payment system¹, the PayTC™ protects consumers, merchants, financial institutions and transaction intermediaries both from the cost of online fraud and from the cost, inconvenience and liability of identity theft.

Why PayTC™?



Through its variety of features, PayTC™ greatly reduces both fraud and identity theft resulting in lower transaction costs and increased consumer confidence. The bottom line is increased online payment usage and improved profitability for merchants, financial institutions and intermediaries.

Highly secure

As the online analogue of the credit or debit card, the PayTC™ device encapsulates credit card information in a secure, tamper-proof physical device featuring smart token technology that allows the encryption of the credit and data information. In addition, the PayTC™ is unusable without proper registration and activation by the user, precluding fraud before the device is delivered.

After activation, the PayTC™ device is secured with a password known only to the consumer who owns it. The PayTC™ never provides a credit or debit card number or the consumer's personal information in the "clear"; it only provides encrypted data packages containing confidential information. Not even the merchant or the payment gateway can read the credit or debit card information.

Easy to use, easy to implement

Payment Information	
Payment Method:	Please Select
Name On Card:	Please Select
Credit Card Number:	Token Credit Card
Expiration Date:	Master Card
	American Express

At the checkout stage of an online purchase, participating merchants provide a PayTC™ payment method to complete the transaction. The consumer need not disclose credit or debit information or supplementary information such as credit card billing information. And no device reader need be installed. Just plug the PayTC™ in a USB port, provide a password, and wait for confirmation of the transaction.

The PayTC™ system follows the same workflow merchants use today for credit card processing, allowing for easy adoption with all of the advantages of secure, anonymous operation.

End-to-End security

PayTC™ is an end-to-end system that protects personal information from the device to the financial institution and enables non-repudiation of online transactions with a secure, easy-to-use implementation that can be readily accepted by consumers, merchants, financial institutions and transaction intermediaries.

¹TCC Online Payment System (TCCOPS); Patent pending: 60/952,054 US Patent and Trademark Office