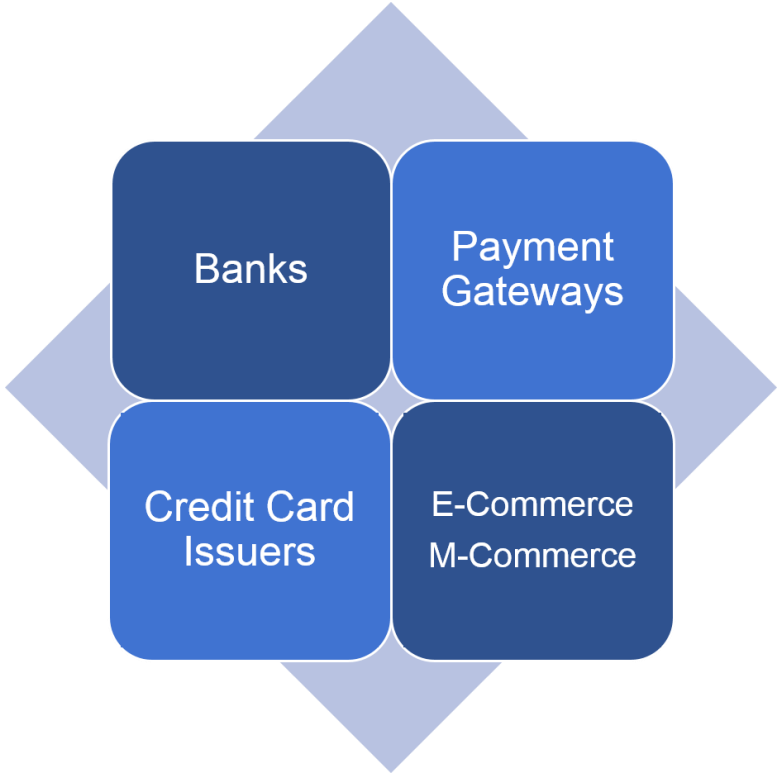
QREDITCARD
Secure Payment Solutions
A CryptoCodex Ltd. Product
CryptoCodex
CRYPTOCODEX

The Pitch

QRedit is a Credit Card Cyber Security Solution that is designed to allow consumers to quickly and securely shop online and on social media sites, even on an infected device, without the risk of exposing their credit card details.

Target Markets



CONSUMER	QRedit for Consumer protects personal credit card for secure online and P2P transactions
CORPORATE	QRedit for Corporate users protects company credit card details with added managerial controls.
GOVERNMENT	QRedit for Government users protects Government credit card details with added managerial controls.

Competitive Advantage

Provider	Database Less	Token Less	Username/ Password Less	Protected Against Spoofing	Fast & Easy Checkout	Reduce Chargebacks
QRedit	YES	YES	YES	YES	YES	YES
AliPay	NO	NO	NO	NO	YES	NO
Amazon Pay	NO	NO	NO	NO	YES	NO
Android Pay	NO	NO	NO	SEMI	YES	NO
Apple Pay	NO	NO	NO	SEMI	YES	NO
Masterpass	NO	NO	NO	NO	YES	SEMI
PayPal	NO	NO	NO	NO	YES	NO
Samsung Pay	NO	NO	NO	SEMI	YES	NO
Visa Checkout	NO	NO	NO	NO	YES	SEMI
Walmart Pay	NO	NO	NO	NO	YES	NO
WePay	NO	NO	NO	NO	YES	NO

QRedit Card Issuers

Banks and Credit Card Companies that partner with QRedit can offer their clients Best-In-Class payment solutions for shopping online or through mobile devices.

QRedit's partners will receive a white labelled, military grade encryption module that will secure (in an OFFLINE environment) their consumer's name, billing address, credit card #, CVV, expiration date, cell phone #, and e-mail address into a QR code for a quick and secure checkout experience.

QRedit Encryption Module

First Name, Last Name	Eddie Cohen
Billing Address	9074 De Garmo Ave., Sun Valley, Ca. 91352
Credit Card #, CVV, Exp	5555-1212-6924-1800, 212, 12/12/18
Cell Phone #, e-Mail	818-570-1277, eddie@gmail.com

HTTP://QR.2CQ.CO/?E07082B872DEC5C6B23B31F704DB360FA8F8C373D320338A1BA2E1AA7257791BFF3DAFD759E370ACA1007288FD20C19239101D635F6860C1B38873108781D1626AD53EEB1633DCE129033762B485378CC48EB5F231A2CEE07FBE54E14C1E2A32A78B3D31A2C706EADC14CBC62F3EF5C39283FB55E86565

Consumer Products

Physical QRedit Card

QRedit Encryption Module

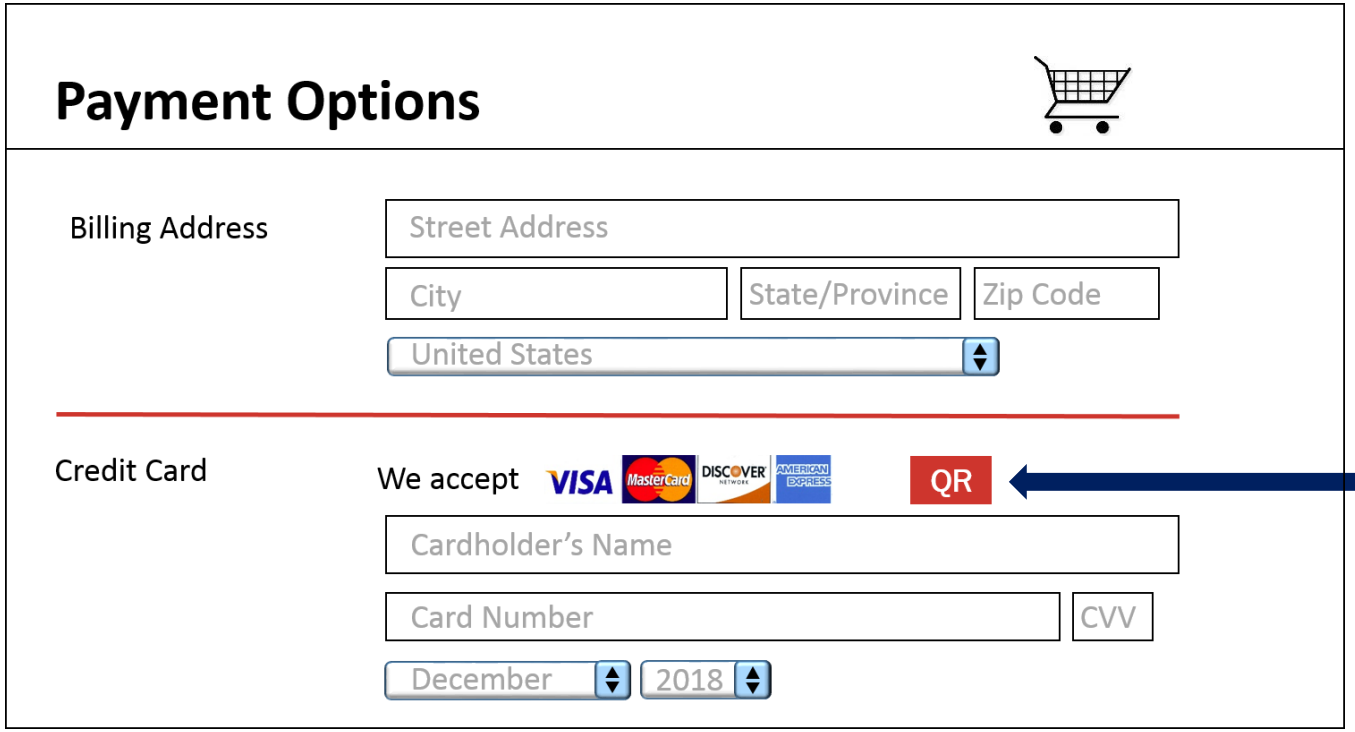
First Name, Last Name	Eddie Cohen
Billing Address	9074 De Garmo Ave., Sun Valley, Ca. 91352
Credit Card #, CVV, Exp	5555-1212-6924-1800, 212, 12/12/18
Cell Phone #, e-mail	818-570-1277, eddie@gmail.com

HTTP://QR.2CQ.CO/?E07082B872DEC5C6B23B31F704DB360FA8F8C373D320338A1BA2E1AA7257791BFF3DAFD759E370ACA1007288FD20C19239101D635F6860C1B38873108781D1626AD53EEB1633DCE129033762B485378CC48EB5F231A2CEE07FBE54E14C1E2A32A78B3D31A2C706EADC14CBC62F3EF5C39283FB55E86565

Encrypted QRedit Payload

Digital or HTML image of QRedit Card

Quick and Secure Check Out



Selecting the Pay by QRedit option triggers an HTML5 module to either:

Launch the camera of the device so a scan of the physical QRedit Card

Upload an HTML image of the QRedit Card

Connect to QRedit Card in mobile banking or wallet application

In 3 Simple Steps

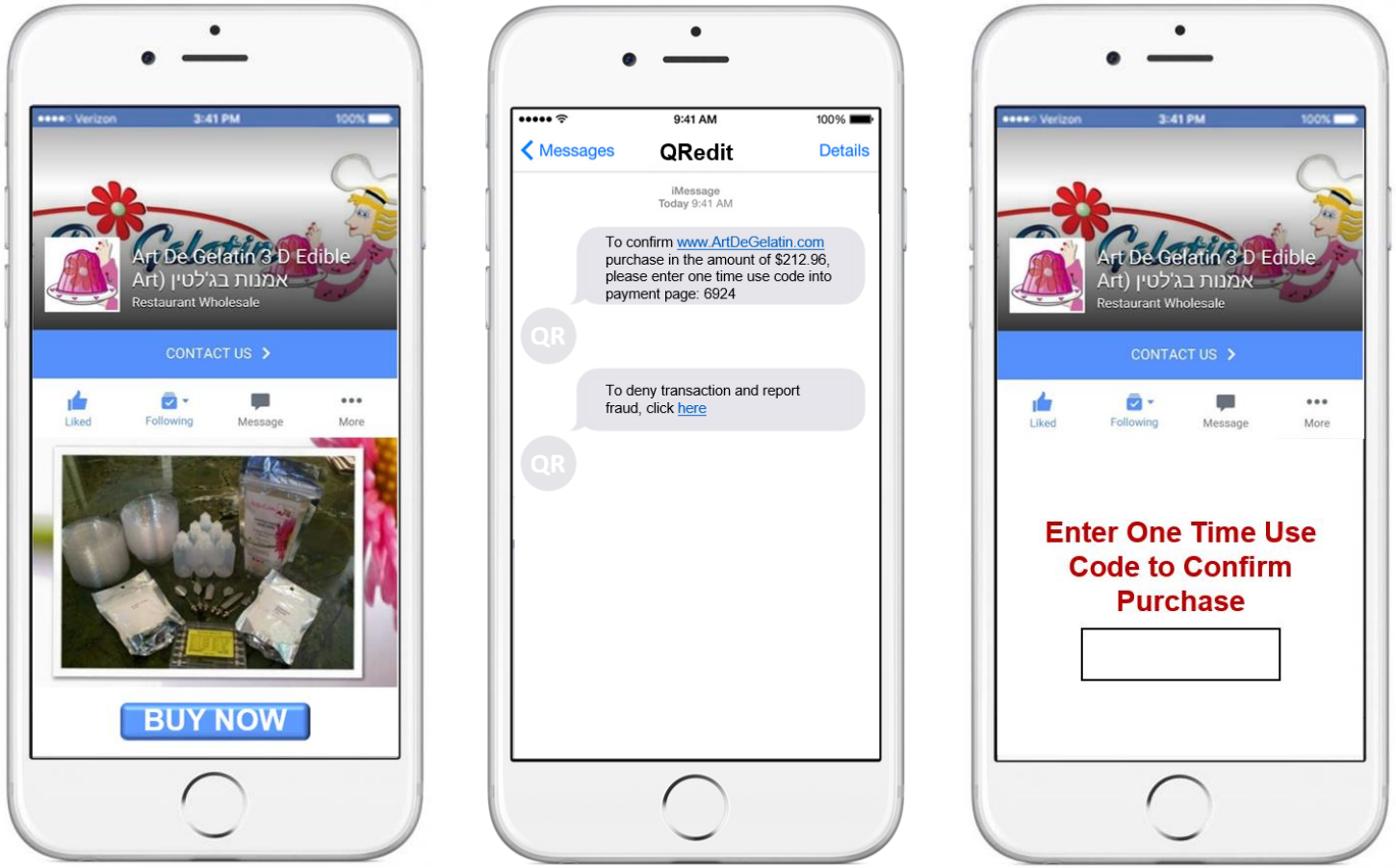
Select Pay by QRedit payment option

Scan QRedit Card or upload HTML QRedit image

Enter OTP and confirm transaction

Eliminates the need to manually enter *<u>any personal or credit card info</u>* during checking out

On Social Networks

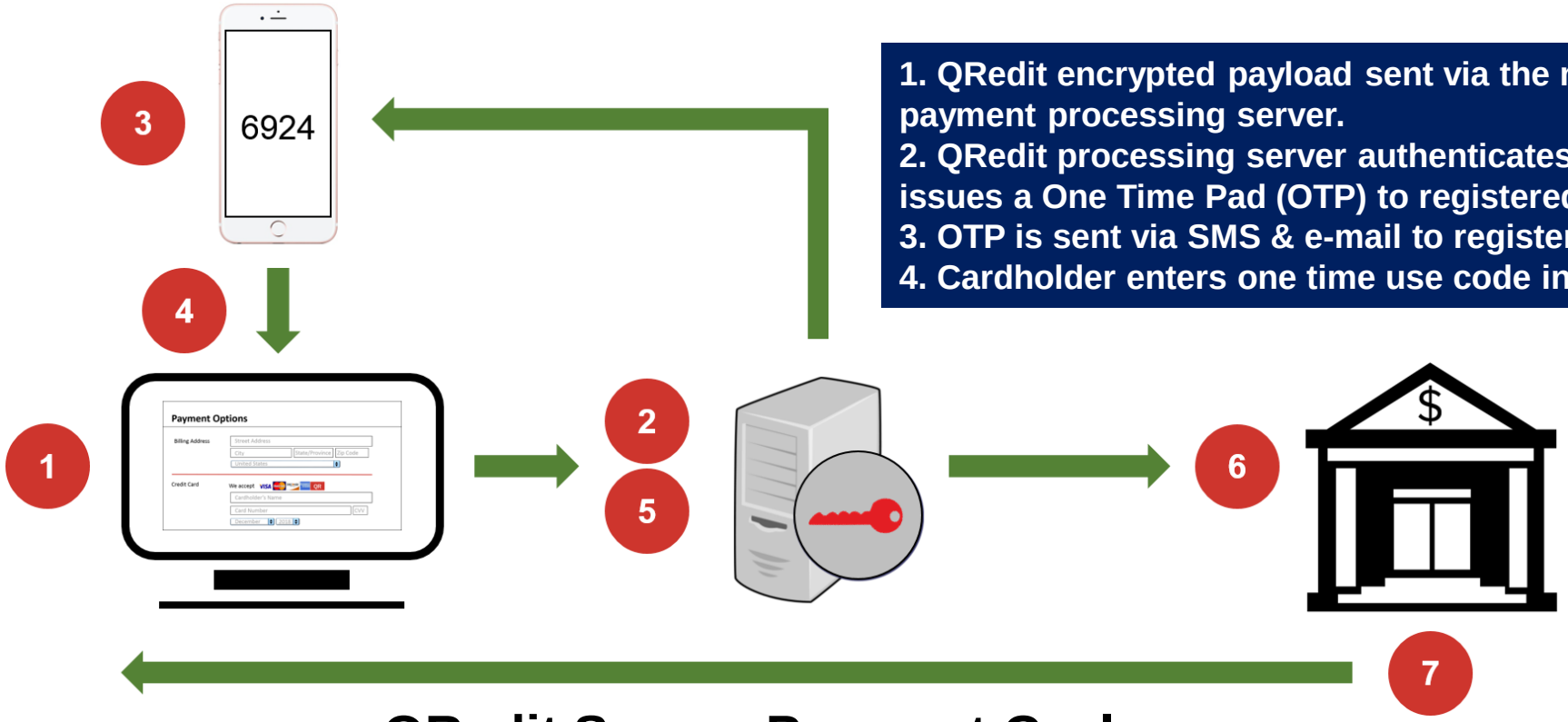


Consumer selects items and clicks on Buy Now option and scans/uploads the QRedit Card payload

Consumer receives OTP via SMS or e-Mail

Consumer enters OTP on payment for to confirm purchase

QRedit Multi-Factor Authentication



1. QRedit encrypted payload sent via the merchant to the QRedit payment processing server.
2. QRedit processing server authenticates the encrypted payload and issues a One Time Pad (OTP) to registered device.
3. OTP is sent via SMS & e-mail to registered cardholder.
4. Cardholder enters one time use code into payment page.

5. QRedit processing server authenticates OTP.
6. Follows typical payment processing practices.
7. Authorization code and cardholder's shipping details sent to the merchant via QRedit's payment processing server.

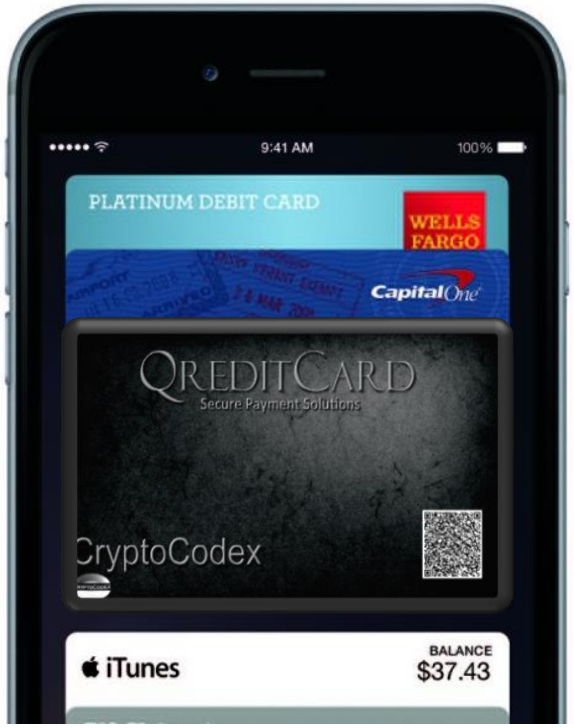
QRedit Secure Payment Cycle

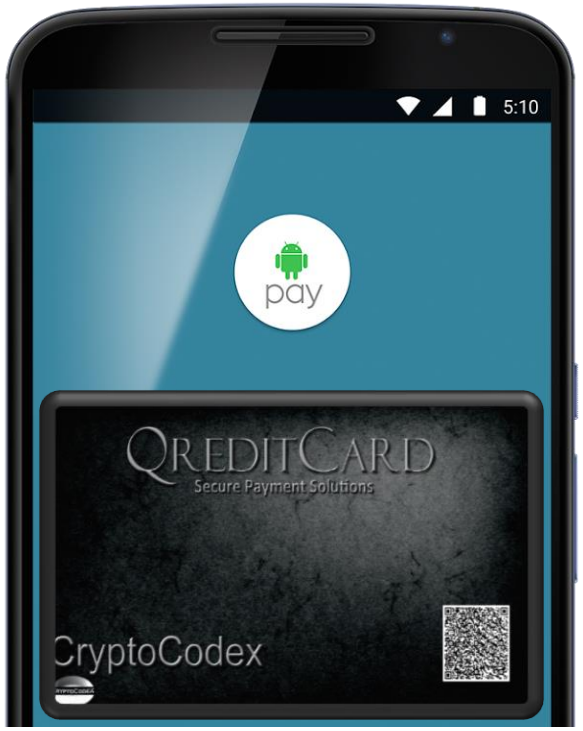
QRedit Future Developments

Mobile Wallet Integration

QRedit Card is compatible with mobile wallet applications.

Consumers can select their QRedit Card as the primary card in their wallet.





QRedit Future Developments

P2P & P2B

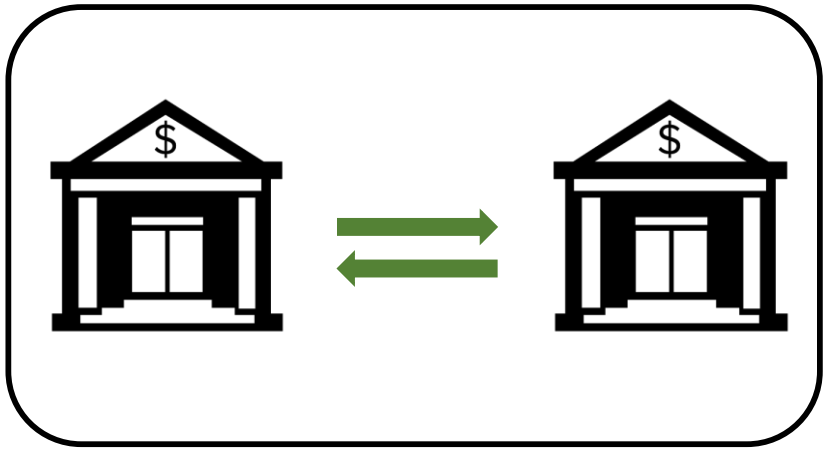
QRedit Card holders can transfer money to friends, family.

QRedit Card holders can make payments to merchants with mobile device POS systems

QRedit Future Developments

EMV/NFC Integration

Crypto Currency



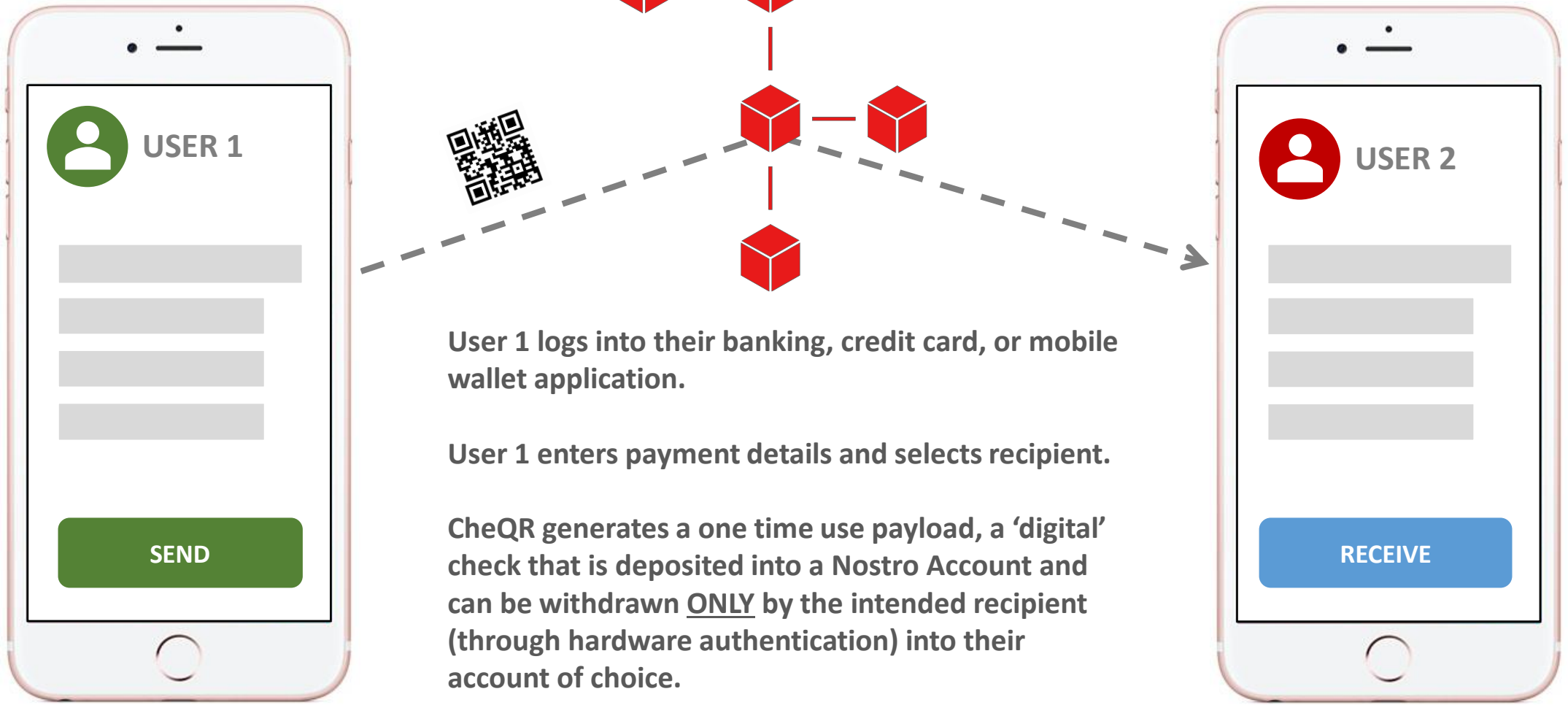
Secure Wireless Money Transfer

CheQR

Cross platform person to person payment system. Any credit or debit card. Any bank account. Any device. Any time. Anywhere.

The mobile payment marketplace is saturated with applications that work great with online retailers, but not so much when it comes to person to person transactions. Often requiring both parties to use the same app, the P2P payment space left a gap that until CheQR, was not filled.

CheQR enables anyone, on any device, with their existing bank, credit card, or mobile wallet app to send a payment to another person regardless if they have the same application.

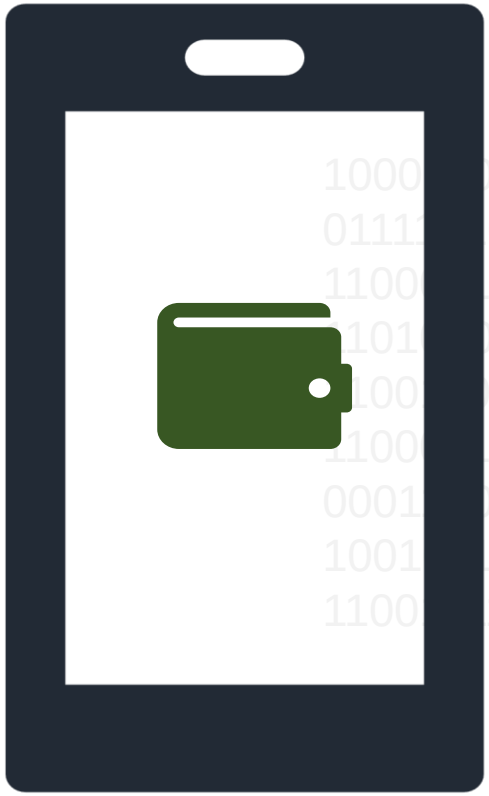


User 1 logs into their banking, credit card, or mobile wallet application.

User 1 enters payment details and selects recipient.

CheQR generates a one time use payload, a ‘digital’ check that is deposited into a Nostro Account and can be withdrawn ONLY by the intended recipient (through hardware authentication) into their account of choice.

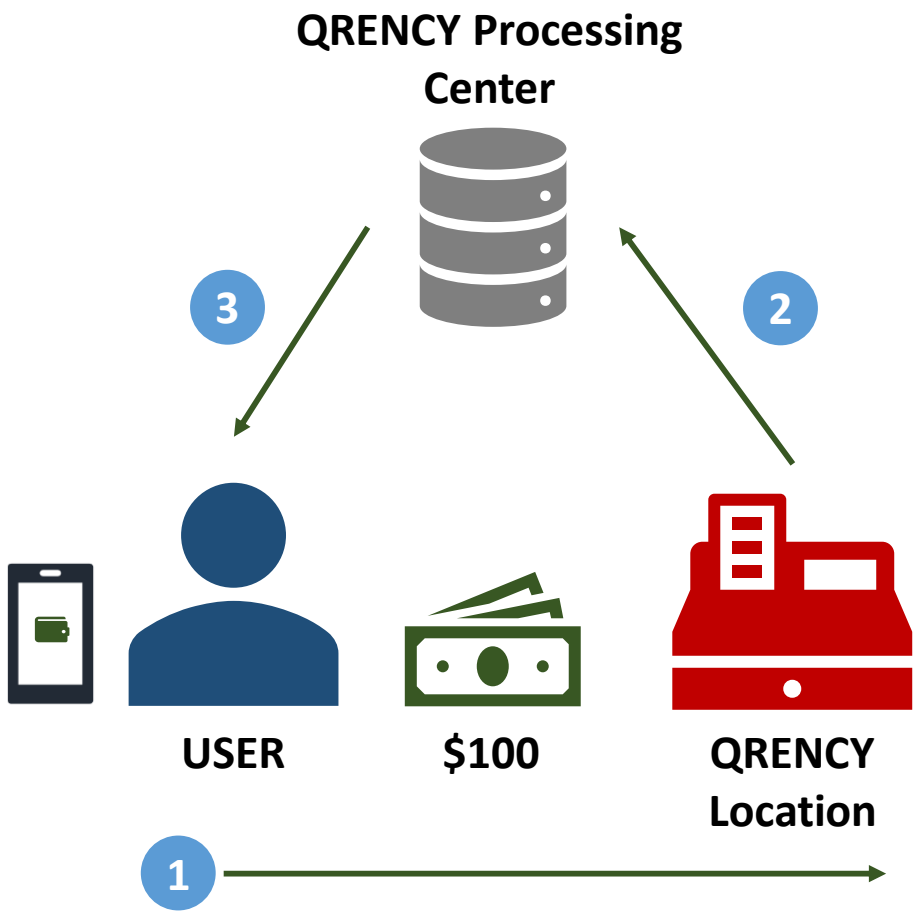
QRedit Future Developments



INTRODUCING QRENCY!

An SMS based Digital QRENCY Solution for Developing Nations

QRedit Future Developments



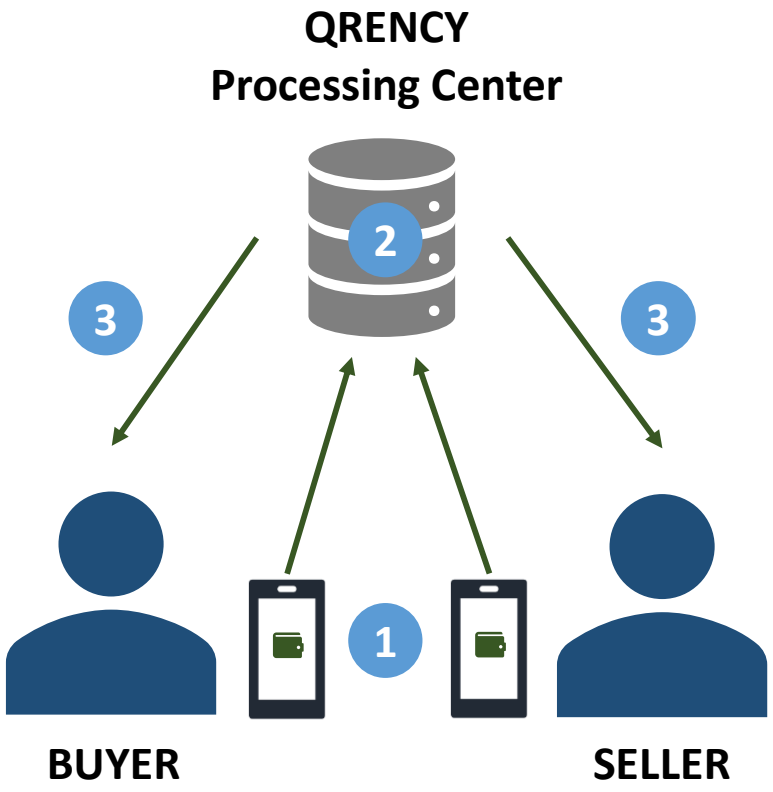
Obtaining Digital QRENCY. It's as easy as 1-2-3!

Step 1: User visits authorized QRENCY location and exchanges hard cash for Digital QRENCY.

Step 2: Authorized QRENCY location sends a request (cash value + User's cell phone number) to the QRENCY Processing Center.

Step 3: The QRENCY Processing Center sends an SMS to the User with their Digital QRENCY.

QRedit Future Developments



Digital QRENCY Transactions Made Simple!

Step 1: Buyer and Seller send an SMS request to the QRENCY Processing Center.

Step 2: The QRENCY Processing Center analyzes incoming requests and confirms the transaction.

Step 3: The QRENCY Processing Center sends an SMS notification to Buyer and Seller with receipt and updated Digital QRENCY balance.

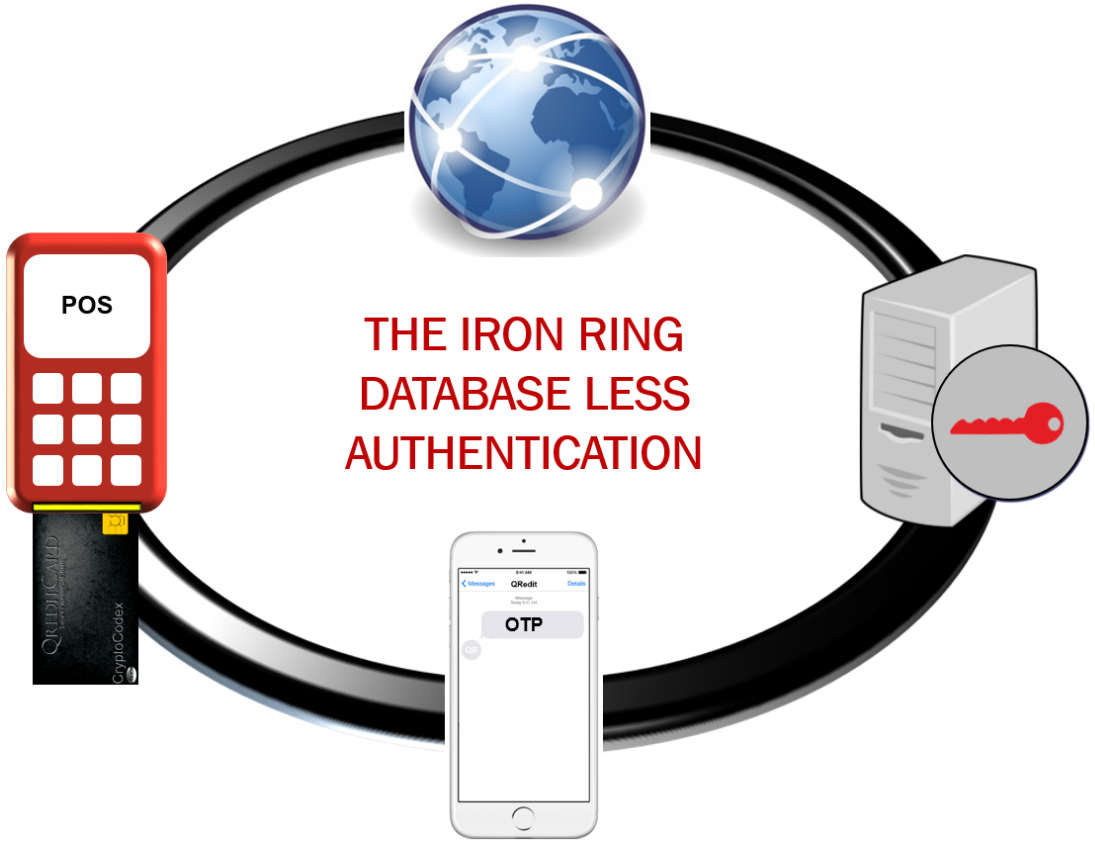
QRedit POS Integration

EMV Chip Card encrypted with QRedit Payload

POS sends encrypted payload to QRedit Processing Server

QRedit Server sends OTP to Consumer's registered device

Consumer enters OTP on POS touchpad



QRedit Benefits

QRedit benefits consumers who are afraid or concerned about credit card fraud when shopping online.

QRedit benefits the merchant by expediting the online check out experience by up to 98%. Reduces chargebacks, and adds another layer of security to PCI-DSS.

QRedit benefits banks and issuers by helping to reduce database breach liability, reduce fraud, and increase consumer confidence and card usage.

QRedit benefits insurance companies through a reduction in risk and fraud.

QRedit benefits governments by providing real time transactional traceability to detect for money laundering and financial fraud.

DEGREES

TECHNICAL SPECIFICATIONS

Military Grade Encryption

Patented encryption method that eliminates need to store sensitive information in an online database.

Encryption Key is truly chaotic.

Based on a innovative and patented technology called Pure Human Randomization, or PHR.

PHR is protected against Rainbow Crack, Dictionary Attack, Cryptanalysis and Brute Force.

Encryption – Performance Features

Key Strength – 1 million bit or more

400% faster when compared to AES.

MPU use – Mathematical Process Unit in CPU use only 3% –7%.

+/- 5% overhead of the file from original data set.

Capable of encrypting entire columns of a database (up to 300 characters) into one 2D barcode.

US Patent No. 8914369
White Paper

What the Experts Say About Us

“I believe that Cryptocodex/Qmarkets* have a very promising technology at hand for the payments industry and coupled with the extremely interesting idea of creating a new currency to work together with this technology they may have a winning proposition with great potential.” – Avivah Litan, VP Distinguished Analyst at Gartner Inc.

“While I did not work with Privacy Inside (now Cryptocodex) on this application, I did a preliminary analysis of their merging barcodes with PHR and found this approach a strong audit tool for counterfeit commercial goods” – Andre Szykier, Chief Scientist at Aegis Health Security

“I am simply overwhelmed by the strength of your product. You are able to cover the three central tenets of brand protection in the most forceful way possible – security, scalability, and performance.” – Dr. Avi Chaudhuri

*Qmarkets is not affiliated with 6DCP or CryptoCodex Ltd.

About Us

CryptoCodex Ltd. is comprised of a team of experts in the fields of cryptography and cyber security experts. Armed with a patented, military grade encryption technology, this team set out to develop best in class product offerings for the payment industry.

Their flagship product, QRedit, is a 360 degree credit card and payment processing security solution.

Six Degrees Counterfeit Prevention, LLC (6DCP) is globally licensed by CryptoCodex LTD., and authorized to represent QRedit.

QRedit Investor Relations

CONTACT
Eddie Cohen
6411 Independence Ave
Woodland Hills, Ca. 91367 USA
Tel: 818-570-1277
Email: info@6dcp.com