

iDovos — A Graphical Tour

Registration with iDovos is quick and easy. You can ask iDovos to create a few demo identity assets for you which will enable you to get a good feel of the iDovos identity control system. iDovos does not store any identifying information about you that can be abused in the case of a security breach.

Account Registration

User Name:

Password:

Verify Password:

Email:

Email 2:

Email 3:

Language:

Secret question:

Secret answer:

Time zone:

Daylight Savings Time: Yes, I want to observe DST

Demo assets: Please set some demo assets

Apply Cancel

You can login to iDovos after you have registered.

Please identify yourself and login

Username:

Password:

Enter this number: 1320

Forgot password

The dashboard allows you to view the status of all your identity assets registered with iDovos in a single view. If you chose to enable demo assets on registration, iDovos will create demo identity assets for you. To register your real-world assets with iDovos you would have to visit or call your asset providers (such as your credit card company) and request the Positive Identity Control™ (PIC) option.

iDovos Identity Assets

No.	Asset Name	Asset provider	Normal rule	Exception rule	Phone control	Protection status	Availability status
1	SSN	Bank One	Yes	No	No	Protected	Locked
2	CreditCard	Bank One	Yes	Yes	No	Protected	Locked
3	Amsooth	Bank One	Yes	No	No	Protected	Locked
4	Citibank	Bank One	Yes	Yes	No	Protected	Locked

Asset Name: SSN
Protected by system? Protected
Asset provider: Bank One
Asset use timezone: U.S. Central Time
Phone control: No
Limit control to this phone: 555
Notify on availability status change: Use the settings in my profile
Address to send notifications to: v4502@gmail.com
Notify on transaction events: Use the settings in my profile
Address to send notifications to: v4502@gmail.com
Last modified: 2005/12/26 10:34 PM
Date added: 2005/12/13 02:13 PM

Your identity asset list allows you to see a quick snapshot displaying the state of your identity assets in real time. The easiest approach to using iDovos is the "Toggle Protection" button which enables an asset for use when you want to use the asset for commercial purposes or disables an asset for use when you want iDovos to deny all requests for commercial use against the asset.

Finer asset control can be set up by adding availability rules to each asset as we will see in the next step.

Every asset you register with iDovos can have rules that govern how that particular identity asset may be available for use in the commercial world. Say for example, you decide that your debit card should be protected by iDovos from 2005/12/28 to 2006/12/28, and during this time, it should be available for use on Mondays from 8am to 5pm, during your commute time over the week days and during specified hours over the weekend.

Availability rules for DebitCard

Normal rule	Asset availability - 1 hour intervals
Name: Work week rule	Mon Tue Wed Thu Fri Sat Sun
Type: Time rule	12am X X X X X X X
Status: Active	2 X X X X X X X
Start time: 2005/12/28 12 AM	3 X X X X X X X
End time: 2006/10/31 12 AM	4 X X X X X X X
Details Edit this rule Delete this rule	5 X X X X X X X
	6 X X X X X X X
	7 X X X X X X X
	8 X X X X X X X
	9 X X X X X X X
	10 X X X X X X X
	11 X X X X X X X
	12pm X X X X X X X
	1 X X X X X X X
	2 X X X X X X X
	3 X X X X X X X
	4 X X X X X X X
	5 X X X X X X X
	6 X X X X X X X
	7 X X X X X X X
	8 X X X X X X X
	9 X X X X X X X
	10 X X X X X X X
	11pm X X X X X X X

This animation allows you to see how easy it is to add the previously mentioned availability rule to iDovos. All you have to do is specify a start date and an end date for the rule and then provide usage scenarios between these two dates.

iDovos Identity Assets

No.	Asset Name	Asset provider	Normal rule	Exception rule	Phone control	Protection status	Availability status
1	CreditCard	Bank One	Yes	No	No	Protected	Locked
2	DebitCard	Bank One	No	No	No	Protected	Locked
3	GasStationCard	Bank One	No	No	No	Protected	Locked
4	SSN	Bank One	No	No	No	Protected	Locked

iDovos allows you to control and maintain details of your account from a single screen. This screen will allow you to disable "all" assets from use in an emergency such as a stolen wallet or a lost purse.

Account options

User Name: p3904001

Password:

Verify Password:

Email: someemail@example.com

Email 2 (optional):

Email 3 (optional):

Language: English

Secret question: What is your elementary school name

Secret answer: some school

Deny all Identity Use: No

Notify on availability status change: Yes

Notify on transaction events: Yes

Time zone: U.S. Central Time

Daylight Savings Time: No

The Company Behind the Products...

iDovos™ is a service offering of Mantissa Corporation. Mantissa installed its first commercial software product in 1980. Our headquarters are in Birmingham, Alabama with sales and support offices worldwide. Mantissa is using technical and design experience and expertise amassed over the last quarter century to change the way identity is managed.

The year 2005 saw 130 major "data breaches" that exposed nearly 55 million individuals to potential identity theft. The cost to the U.S. economy was estimated at 105 billion dollars, for the first time exceeding the illegal drug trade in economic consequence.

iDovos began as a simple idea in response to the question "If I own my identity why can't I control how it is used?". The answer, of course, is that you can. We invite you to come join the revolution in identity management.

Contact your Mantissa Representative to learn more about **iDovos™ — Identity Perfectedsm**.

The iDovos Development Team

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iDOVOS™

Identity PerfectedSM

Mantissa Corporation®

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iDovos — Identity Protection for the Future... Today

Protecting your identity should be as simple as operating a light switch.

If it was that simple, the chance that you could become a victim of identity theft would be virtually eliminated.

Now it is that simple.

iDovos™ protects identity by giving you pinpoint control over when and how your identity is used. Credit and debit cards, bank and brokerage accounts, and personal credit can all be protected.

iDovos prevents identity theft

iDovos is not a credit monitoring service and it does not store any social security, credit card, or other account numbers.

iDovos is based on a patent-pending technology called Positive Identity Control™. Unlike other identity protection systems, iDovos actually prevents the occurrence of identity theft and transaction fraud by preventing use of your identity for new credit, account access and card use.

Control the use of your identity

The key to iDovos is personal control over how your identity is used. Once you protect your personal credit, account or credit card, the system immediately notifies transaction verification services and consumer reporting agencies that no transactions are to be approved for the protected identity asset.

Identity theft - a definition

"Identity theft occurs when somebody steals your name and other personal information for fraudulent purposes. Identity theft is a form of identity crime (where somebody uses a false identity to commit a crime)."

Notice the word "uses" in the last sentence of the definition. iDovos™ works by protecting and controlling use of assets associated with your identity.

iDovos is based on three principles:

- It will never be possible to keep identity information from being stolen. The market value of this information is simply too great and the information too widely dispersed to prevent theft.
- The best way to reduce the incidence of identity theft is to make use of identity information a worthless endeavor.
- You will always be the best guardian of your identity because you are the one with the most to lose if your identity is not properly protected.

How iDovos Works...

The word iDovos is the combination of "iD" for identity and "ovos", Latin for "eggs". iDovos operates by placing an electronic identity use "lock" on your financial "eggs". It functions as an electronic gatekeeper and permits access to financial assets only when you give permission for your identity to be used.

Manage your account from home or on the go

A web browser or touchtone phone can manage assets protected by iDovos. Protected assets can be placed on "autopilot" so that they are enabled for specific time frames during the week. For example, your debit card might be configured to be available from 6 to 8:30 AM on Monday, Wednesday, and Friday.

Set it, forget it

iDovos also has the ability to place a countdown timer on asset availability. This "eggtimer" capability permits identity asset use beginning at the point the timer is activated for the amount of time you specify.

For example, you might activate a high limit credit card for 6 hours beginning Saturday afternoon at 1:15 PM. Transactions using your identity for this asset will be permitted between 1:15 and 7:15 PM. Six hours after the asset was enabled for use, it again becomes useless to anyone that might try to use the credit card illegally.

Take your personal credit out of harms way

Your "new personal credit" asset will be disabled almost all of the time. This is because you, like most people, rarely seek new credit. When you get ready to apply for additional credit, you enable your new personal credit asset for the time frame required by the lender and then turn it off once the application process is complete.

If you want a more detailed explanation of how the system operates, follow the link below.

Why focus on identity use?

All commercial transactions include the implied use of identity. If a merchant accepts your credit card without asking you for additional proof that you are in fact the owner of the card, there is still the assumption that the identity being relied upon is that of the actual card account owner.

iDovos works like a continuously running "engine" that produces identity asset availability information. The goal of this stream of information is to be able to answer the following question instantly:



"Has the owner given permission for their identity to be used (relied upon) in a transaction for a specific asset and within an acceptable time frame?"

After you have opened your iDovos account and set availability times for your identity assets, protection is achieved in the following manner.

iDovos continuously monitors each of your identity assets for changes in the identity use availability state. All assets have two potential states, available for use and not available for use.

When the availability state for an asset changes, this change is reported to the company responsible for processing transactions for that asset. The processor records the current availability state locally in a manner that will permit easy reference should any transactions occur for that asset.

In the course of processing transactions or providing credit information for lenders the transaction processing company or consumer reporting agency determines if you have given your permission for your identity to be "used" for the current transaction. This determination is made from locally stored availability state information previously transmitted by iDovos.

Why iDovos Works

iDovos works by blocking attempts to use your identity for financial transactions and new credit applications.

Anyone trying to misuse your identity would not only have to have access to the protected asset (account) information, they would also have to know when the financial asset is available for use. Since you control account or credit card availability through iDovos, there is an added and totally frustrating level of indirection for anyone trying to misuse your identity. Your "Personal Credit" identity asset would remain "off" and therefore unusable for over 99 percent of your entire life.

The iDovos account is protected by a user id and password of its own. Unlike most accounts, the iDovos account ID can be changed at any time. You literally can change the account identification and password any time you like. iDovos provides notification services that can tell the account owner each time your account is accessed or changed.

Your account and associated assets are monitored and all changes are reported to the email address of the iDovos account owner. It is not possible for an intruder to hack iDovos and make a change in fundamental account data without you being notified of the activity.

What exposure do I create by using iDovos?

You may be wondering if having an iDovos account creates a liability or vulnerability for your financial assets. Rest easy. No data is maintained in your iDovos account which can be used to transact business.

iDovos was designed so that no transaction enabling information is stored in the system. Account numbers and passwords for your financial assets are neither recorded in or maintained by iDovos.

In fact, no data is maintained in iDovos that can be used to transact business. No

credit card numbers, no social security numbers, no identifying information.

The result is at once simple and totally frustrating to anyone that would attempt to misuse your identity. iDovos is an elegant way to take (and keep) control of your identity.

Time to take control!

What does it take to protect your identity use and financial assets with iDovos?

It's a simple three-step process.

Connect

Subscribe to iDovos with one of your credit card issuers or one of the consumer reporting agencies. You can do this by visiting their website and locating the Positive Identity Control option. Your subscription agent can create an iDovos account at the time you subscribe if you haven't already opened one. If you have already opened an iDovos account, you will be asked for information necessary to associate your financial assets with your iDovos identity account. Subscription fees are billed to your credit card monthly. These fees may vary so check with various subscribers for the best rate.

Protect

Register other assets like credit cards by visiting the card issuer web site and selecting Positive Identity Control for each account you want to protect. Also select the Positive Identity Control option at each consumer reporting agency. The process is straightforward and takes minutes for each asset. Each time you register an identity asset, iDovos is notified that you want this asset protected and your iDovos account will reflect the registered asset.

Relax

Take control. Access your iDovos account and select when you want each of your identity assets available for use. Remember that each asset has its own schedule of availability. Keep in mind that you may simply turn all the assets "off" and enable assets by phone only when they will be used. Each identity asset can contain two rules to govern its use. The first is a "normal" rule for every day use and the second is an "exception" rule that overrides the normal rule at special times like vacations etc. Control of the asset by phone is optional and can be limited to a specific phone.

