

VB Card Shield Protector.

A Guide to the Branded Contactless Shield Card Protector.



Background.

Data theft

Recent consumer and scientific studies (Forbes, New Scientist, Wikipedia) have highlighted the ease with which personal information can be skimmed, or 'ePickpocketed', from RFID enabled cards and biometric, or ePassports.

Scientific studies by the University of Surrey have proven contactless cards can be communicated with a distance of 90 cm using relatively simple radio frequency antenna.

Accidental payments

In addition to the issue of data theft and fraud transactions from that data, as contactless cards have become more common, so too have accidental payments.

Increasingly, we are carrying round multiple contactless cards – all of which could be accidentally charged if you were to have your wallet or purse in close proximity to the reader.

For example, recently some travellers on London's Underground have found both their contactless card and Oyster card or the wrong card has/have been charged for journeys where they've been kept in the same holder.

Between the launch in September 2014 and November 2014 TFL issued 50 000 refunds averaging about £5.93.

This is just on reported and claimed Card Clash issues, how many non-claimed issues lay dormant as they have not been spotted by the cardholder and how many have been subject to ePickpocketing or skimming whilst travelling?

Remember also that these instances can and do occur in any venue or system operating a contactless payment mechanism that includes Retail, Entertainment, Leisure, Travel anywhere where you can pay using a contactless (pay wave) card.



The rise of contactless payments.

Contactless payment momentum continues

The UK's increasing willingness to use contactless cards when making payments shows no signs of abating.

Worldpay, which conducted the research, said the number of contactless transactions it has processed rose by more than 49% over the last six months, with 16.33 million recorded in November 2014 compared to 24.4 million in April 2015.

The company said it has now processed more than £2 billion worth of contactless payments since January 2012, with the rate of usage jumping considerably since October 2014 when it reached the £1 billion milestone.

Dave Hobday, UK managing director of Worldpay, reportedly commented: "Once seen as a 'nice to have', contactless is now an essential payment method for increasing numbers of businesses in the retail, hospitality and entertainment sectors.

"The slow movers have seen all the benefits it brings their competitors and now fear missing out on vital sales to their savvier, technologically advanced rivals."

Supermarkets and other food retailers have been leading the charge in the adoption of contactless with 46% of all contactless transactions now taking place in their stores, according to Worldpay.

Some 38% took take place in bars, coffee shops and takeaway restaurants.

These statistics come a week after the Payments Council reported that non-cash payments overtook cash payments for the first time in 2014, with debit, credit and other cashless methods accounting for 52% of all transactions made by consumers, businesses and financial organisations.

Counterfeit fraud losses from skimmed/cloned cards increased by 16% between 2011/2012 and overall fraud losses on UK cards totalled £450.4 million in 2013, showing a 16% rise in total from 2012 costing UK consumers thousands each year.



What's the solution?

The VB Card Shield Contactless Protector

In response to these issues, a ground breaking Patented product (Patent No: GB 2453 859 A, with a US patent granted October 2014 for our combined shield with Bluetooth loss prevention technology), has been designed to prevent personal/payment/passport and in some instances swipe entry system data from being electronically skimmed.

The VB Card Shield technology has been patented by Voyager Blue following extensive research and development in conjunction with The University of Bolton and can be incorporated into any plastic/chip/mag stripe card or be used as a separate standalone branded/business card/loyalty member card/passport product.

By placing a shield enabled card next to a contactless card in a wallet or purse, the technology blocks the signals from NFC Smartphone with freely available Apps or other stronger Radio Frequency devices used to read the chip data – providing a shield for your personal information.

Not only does the technology protect contactless cards, but it is also available in an e-passport Shield format to provide protection to biometric passports – this works in a similar way, by simply inserting the Passport Shield into the ePassport.



Opportunities.

The number of credit cards, pre-pay cards/debit cards, loyalty/gift cards, member/gift cards and passports across all sectors of business and organisations, are on the rise and therefore this lends to a bigger opportunity to develop your company policy in terms of innovation in Product and Service by adding customer/partner protection to your offering, both in and outside of your business/organisation in the UK and abroad and during everyday life.

Does your company “need” to offer customer/partner this security?

To be recognised as a company/organisation who “does the right thing”, giving your customers and partners a VB Shield Protected card/Passport card would help develop this recognition further.

If you are a significant player in the credit/plastic card market or if your business relies as a valid Passport being carried such as the Travel Industry, you can, not only protect the cards you issue, but at the same time you can make the statement that you are also responsibly looking after your customer by protecting all the other issuers cards, held in your cardholders purse/wallet.

Your company would be showing a market leading sense of responsibility for your cardholder’s data safety.

What to Offer.

- **Your company Business Cards** – for the first time in the market, we can offer a solution that makes your Business Card one that will be seen every day and not thrown away or placed in a dark drawer or holder. You can make the your company Business Cards from The VB Card Shield and provide an executive class, must keep, must use Business Card, that will ensure that prospective and existing clients, customers and working partners, always carry the brand of the company and will always be reminded that you are available to help.



What to Offer.

- **Promotional Marketing Tool/ non chip/data cards** – the VB Card Shield can be used as a standalone product used for complete branding and message provision. By providing it to your customer as a giveaway based around purchase, as a freebie or retailed, you will have a branded marketing tool that will never be thrown away, always visible/used so brand awareness is huge and is a great talking point in the pub or out with friends, again spreading your company brand and/or message/product launch. The VB Card Shield comes in credit card size or as a ePassport protector (same size as a Passport Page and simply slides in and protects the Bio metric chip from being read and cloned) and can be branded however you wish and packaged however you wish as a dual/multi pack or as a single Shield offering.
- **Loyalty/membership/discounts card** – as enticement cards the success of them rely upon the cardholder carrying them. By making the card from the VB Card Shield, then this will ensure that the cardholder carries it at all times and see your companies brand every day, on every occasion they open a wallet or purse, or whenever they take the shielded card out of their pocket to show someone or to spend money during a night out.... it turns the card into a must have, must carry, branding tool that is unique in the marketing world.
- **If you operate a Credit Card/Prepay Card/Loan company** – or if you are an application driven organisation, then with every card/loan application, successful or not, the customer can be provided with a standalone, completely branded card, as an additional reward for applying to you and to ensure that they still consider you in the future and promote your brand daily by using the VB Card Shield to protect their cards.
- **Passport Protectors** – fully branded, good travel advice and information regarding travel tips and a reminder about your companies good and services, can be placed on these passport size protectors. These protectors sit inside your passport and stop the chips in them from being skimmed. They will be a constant reminder whilst planning a holiday, of your goods and services and show your company brand abroad. **You could offer this and the credit card protector, as a double up package to customers/partners alike.**
- **Employee gift/data access door entry** – Many door entry systems operate at 125 KHZ as apposed to the frequency of 13.56 MHz as used by contactless credit and debit cards, however with our constant development and enhancement to our product we are able to supply a VB Card Shield Contactless Protector that can shield both frequencies, as such – if you operate a data access door entry system then every member of your staff or your tenants' staff can be issued with the VB Card Shield which can be made to fit on Lanyards or carried in purses/wallets/pockets. To promote your companies sense of care towards your staff then current and retired staff/partners could be provided with the VB Card Shield as an employee gift/benefit.

Incorporating this ground breaking technology into your plastic cards reminds customers and key targets that you've got their best interests in mind, whether adding extra value to your loyalty scheme or incorporating it into a corporate gifting exercise. Corporate Gifting packs are available also!

What next?

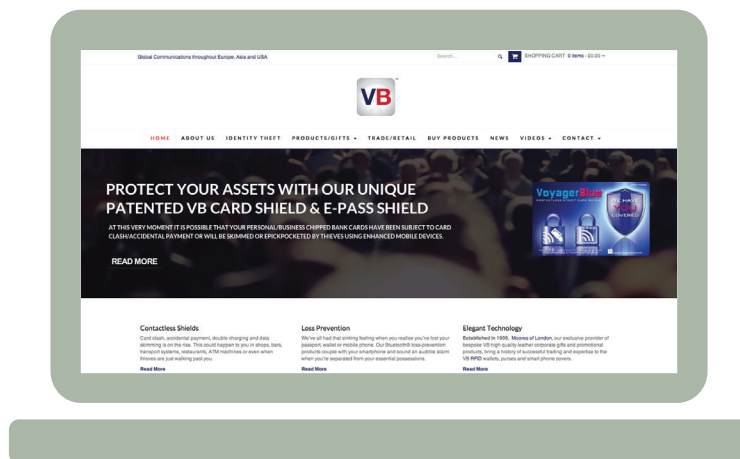
We would like to discuss this groundbreaking opportunity with you further.

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