The Worldwide eSignature Standard

Hardware,

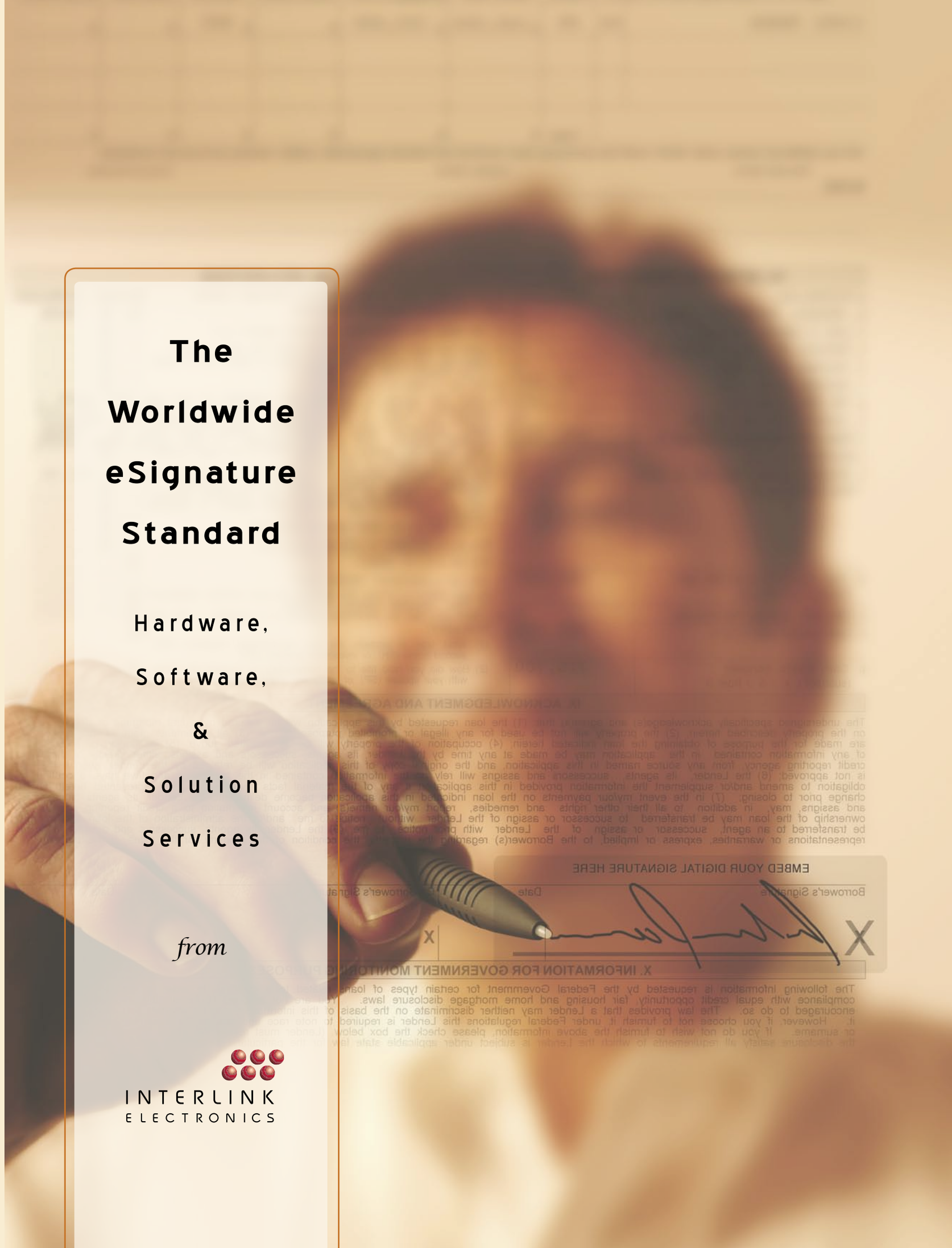
Software,

&

Solution

Services

from



INTERLINK ELECTRONICS

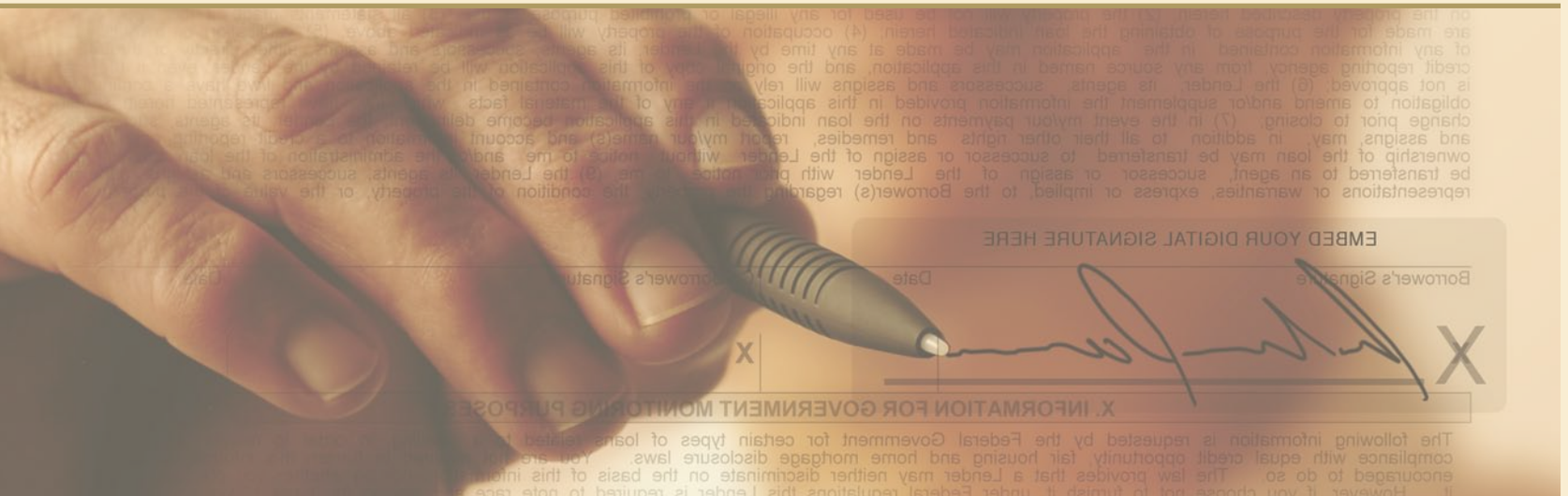
Companies are saving millions with secure, legal electronic signatures

Interlink Electronics is the worldwide leading provider of handwritten electronic signature technology, offering a wide range of hardware, software and custom integration solutions for capturing, binding and processing of electronic signatures into electronic documents.

Interlink provides industry leading banks, insurance companies, and Fortune 1000 enterprise customers with the tools and expertise to eliminate paper, and save time and money, by using electronic signature processes for banking, mortgage, life insurance and workflow automation. Interlink has become the choice of Charles Schwab, Ford Motor Credit, Unisys, EDS, Walgreens, and the National Notary Association.

» Cost Savings

Paper processes are costly and time consuming. Companies around the world are reaping the benefits of using handwritten electronic signature solutions from Interlink Electronics to automate paper-based transactions in insurance (life insurance applications), banking (mortgage origination and closing documents, signature cards, new account openings, and teller based transactions), field sales force automation (order processing), in human resource departments (applications and forms) and in government applications (HIPAA documents, permits, ID's). Recent studies confirm that a life insurance application that is printed, signed, shipped, prepped, scanned, indexed and stored, is ten times more costly than an application that is taken electronically and signed with an ePad. This represents a 90% decrease in costs for companies that have deployed electronic signature solutions. Savings begin with the first electronic signature.



» Time Savings

Companies are saving money by saving time. Capturing and binding electronic signatures into documents eliminates the need for signed papers and applications to be sent to a scanning facility, home office, or processing center, saving the down-time associated with paper in transit. Ford Credit Corporation reduced the time required to return a leased car back into its inventory from 2-1/2 weeks to 1 day by deploying an ePad e-signature solution in its dealerships. Life insurance applications can now be bound in the field. Contracts can be mutually signed and executed from across the globe, instantly. New account applications in banking are now opened and processed using electronic forms and electronic signatures, putting the invested funds to work for both the bank and client instantaneously.

» Process Improvement

From sales orders to HR forms, companies are now automating their workflow and providing increased efficiency as a result of e-signatures. Walgreens, the nationwide drug chain, improved their hiring processes and reduced fraud by having all new employees sign HR documents electronically, eliminating the need for pen and paper documentation, and saving money and time as well.

» Increased Security

As world events prove, increased security measures are now being implemented by both enterprise and government bodies alike for the purpose of securing documents and the identities of the document owners. Biometrics (signature and fingerprint) offer the ability to identify and authenticate an individual based on their unique characteristics. All members of the ePad family capture the biometric information of hand-written signatures through Interlink's IntegriSign Signature Software Suite. This biometric data establishes the "who, why and when" of the signature forensics. The ePad-i.d. and ePad-i.d. Pro incorporate multiple biometrics (fingerprint, signature and digital photo) in establishing an identity or further proving intent to bind one's self to a document. ePad's with IntegriSign Software can be used for the following security applications:

- Network access/single sign on
- Driver's license or ID creation
- High value banking documentation
- Proof of identity in government or sensitive environments

Electronic Signature Legality and Government Legislation

Electronic signatures are legal and binding as direct substitutions for handwritten signatures (using pen and paper), in the U.S. the European Union and most of Asia. Various pieces of legislation have been enacted that relate directly to electronic signatures and their usage. These legislative benchmarks provide peace of mind for you and your customers, as they represent a framework for your enterprise to legally alter workflow processes.

» ESIGN Act and Uniform Electronic Transaction Act (UETA)

The ESIGN Act and UETA together began the e-signature revolution by legalizing the use of electronic signatures in place of their pen and paper counterparts in electronic forms. Under ESIGN and the UETA, the following three general rules apply:

- A record or signature may not be denied legal effect or enforceability solely because it is in electronic form;
- If a law requires a record to be in writing, an electronic record satisfies the law; and
- If a law requires a signature, an electronic signature satisfies the law. UETA § 7; ESIGN § 101(a).

Interlink was on the forefront of this trend with the introduction of the ePad in 1999. Since then, the entire ePad family is designed to comply with the ESIGN Act and UETA to work in concert with the specific guidelines of the legislation.

» Model Notary Act

Sponsored by the National Notary Association, in collaboration with Yale Law School, The Model Notary Act of 2002 is a comprehensive statute prototype designed to modernize the Notary Public office. Within the Act, guidelines for electronic notarization are articulated clearly, with the emphasis on e-signature technology now provided to notaries by Interlink Electronics, Inc. In mid-2003, Interlink Electronics, Inc. and the National Notary Association jointly announced the ENJOA (Electronic Notary Journal of Official Acts) product that enables notaries to collect official signatures and fingerprints electronically and bind them into an electronic journal, eliminating the old paper journals and diminishing fraud. ENJOA is now serving as a platform for fully electronic notarizations, allowing banks and title companies to fully automate mortgages, from origination to closing. Jurisdictions around the U.S. are now evaluating this act for inclusion in future legislation.

» HIPAA

Congress recognized the importance of protecting the privacy of health information given the rapid evolution of health information systems in the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Public Law 104-191, which became law on August 21, 1996. Interlink offers multiple e-signature options for companies or practitioners seeking to more efficiently comply with HIPAA, from software to streamline processing of informed consent forms to a virtual sign-in log for a doctor's waiting room. The U.S. Veterans Administration has deployed ePads throughout their 175 hospitals in order to electronically process informed consent forms in compliance with HIPAA.

IntegriSign™ & IntegriSign™ Pro

» U.S. Patriot Act of 2002

In October 2002, Congress passed the U.S. Patriot Act with the intent of making it more difficult for criminals to launder money or take advantage of the financial system. Within the law, Section 326 places a large burden on financial institutions to verify that their clients are NOT known terrorists or criminals. As a result, banks and insurance companies need to better and more accurately verify the identity of new applicants. This can be achieved most efficiently through biometrics (signature or fingerprint), and Interlink offers a wide range of biometric solutions for financial institutions to choose from.

» GPEA (Government Paperwork Elimination Act)

Signed into law in October 1998, GPEA directs Federal agencies to provide public access to government services and documents by 2003 and gives the public the option of submitting government forms electronically. Further, GPEA requires agencies, as of October 21, 2003, to provide for the use and acceptance of electronic signatures where such signatures are applicable.

The ePad product family is complimented by the IntegriSign Signature Software Suite, an enterprise platform, powerful enough to provide developers and corporate clients with the tools to implement electronic signatures easily and quickly across multiple application environments. Whether your interest is for "out of the box" plug-ins or high-level software development kits, IntegriSign provides flexibility to match your electronic signature customization requirements. In addition, Interlink's experienced team of software and solution specialists are trained to respond to custom development needs or complex integration support issues.

IntegriSign Signature Software Suite enables clients to capture biometric signatures and/or thumbprints, provide content authentication, as well as signature and signer verification. Ultimately, IntegriSign functionality enables clients to automate traditional ink and paper signatures, in conformity with Federal and State ESIGN legislation, to produce legally binding documents and transactions. Key capabilities include:

» IntegriSign Plug-ins

IntegriSign plug-ins provide "out-of-the-box" functionality and enable clients to begin signing Adobe Acrobat as well as Microsoft Word, Outlook, and Excel documents in minutes. IntegriSign Plug-ins are complete signing modules and allow for clients to choose features and preferences, yet they require no special programming.

» IntegriSign SDKs

IntegriSign SDKs are provided for developers interested in custom integration of electronic signatures into mainstream business applications. Our software development kits provide high level tools to programmers, enabling them to integrate the full range of electronic signature features utilizing either ActiveX or Java components. IntegriSign SDKs support development in VB, VC++, as well as browser based applications.

» Signature Capture Support

ePad Product Family, Tablet PCs, Pocket PC, signature stamps and click-thru.

» Signer Authentication

IntegriSign supports signer authentication utilizing signature or fingerprint biometrics, and/or password. Selfsign and other standard X.509 third party certificates are fully supported as well. Encryption: Biometric data is encrypted and document encryption is optional.

» Enterprise Platform

Corporate customers understand that electronic signature implementations can vary widely based on application requirements. IntegriSign Signature Software Suite provides organizations with the power and flexibility to address the entire enterprise "signature" requirements on a single platform.

ePad with Integrisign Signature Software Suite Plug-ins and SDK's support the following software applications:

- Microsoft Word
- Microsoft Excel
- Microsoft Outlook
- Adobe Acrobat

Software

» Custom Solutions

Is your company ready for electronic signature deployment? With years of applied experience providing quality service and support, Interlink understands the complex business processes, platforms and architectures in the market today... and how to make electronic signatures work within your unique environment. Interlink provides a full electronic signature solution, from hardware and software to implementation support, professional services and custom application development. If your organization requires custom integration support, when using the IntegriSign tools pertaining to signature capture or transaction automation, or even if your company requires the creation of an end-to-end solution, Interlink can provide the professional services to engage your organization and meet your requirements.

» Customer Support

Interlink Customer Support is a key component to our overall offering and is available through phone, email, or chat to resolve your questions or technical support inquiries, Monday through Friday, 8 AM to 5 PM PST.

Plug-ins	IntegriSign Desktop	IntegriSign Pro
Supports Interlink Electronics ePads	✓	✓
Plug-ins for Acrobat and Microsoft Word, Excel and Outlook	✓	✓
Support for Lotus Notes and MS-InfoPath	✓	✓
Signature capture, hashing and data binding	✓	✓
Signature verification		✓
Fingerprint and signature biometric verification		✓
Signature stamping		✓
Signing without ePad hardware		✓
Supports electronic pads from other manufacturers		✓
Support for UPEK fingerprint TouchStrip sensor		✓
Support for self-signed certificates		✓
Support for third-party certificates		✓*
* Only in SDK components		

Applications

» Banking

ePad with IntegriSign Signature Software is a critical component in the electronic signature capture processes for new account openings, credit card applications, signature cards and teller based transactions, in over 50 banks in the U.S., Europe and Asia. The nation's 6th largest bank (U.S. Federal Reserve), began capturing signatures electronically, branch-wide, by deploying Interlink's ePad technology to 20,000 platform desktops.

» Insurance

ePad has been deployed to over 50,000 insurance agents, worldwide. ePad with IntegriSign Signature Software enables insurance companies to capture electronic signatures on account applications, illustrations, and claim forms, eliminating both the need for paper generation and management and the cost associated with the processing of these forms. Anywhere a signature needs to be applied ePad saves time and money.

» HIPAA/Medical Applications

With the activation of the privacy rules of HIPAA in 2003, doctors and pharmacies are compelled to implement workflow automation processes that allow for the signing of HIPAA regulated forms (informed consent for the transfer of medical information) without adding paper to their already paper-intensive offices. Over 1,000 pharmacies, 200 hospitals, and hundreds of individual doctors' offices across the U.S. have deployed the ePad solution to automate the forms needed to comply with the HIPAA regulations.

» Automotive Finance

The automotive financial marketplace has been transformed, as web based platforms match lenders, dealerships, and customers together for electronic contracting pertaining to leasing and purchasing of cars, significantly reducing the paper expenses and contract transit times, and allowing for same day funding of loans. ePad technologies have been deployed in thousands of auto dealerships in the U.S. and Canada through companies such as Ford Motor Credit, DealerTrack, Nissan Canada and Toyota Canada, to capture electronic signatures for these automated leasing and financing documents.

» Field Force Automation Applications

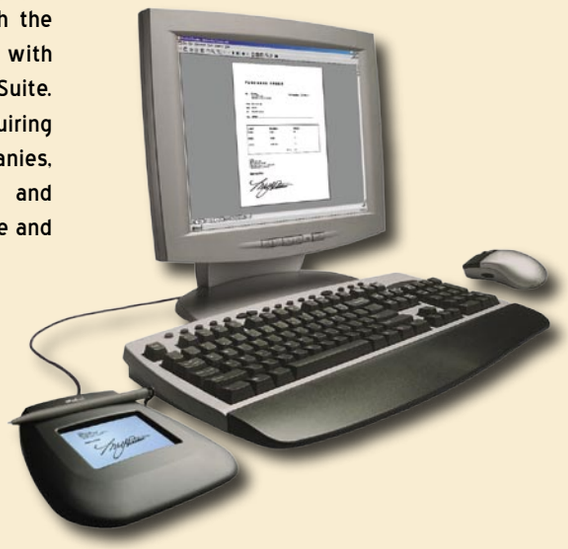
Companies like Schlumberger and Kodak, have armed their field sales and service people with the means to execute complex transactions remotely, without the need for pen and paper, using ePad electronic signature solutions and laptop computers. Sales orders, repair authorizations and new life insurance applications are populated and executed in the field (including the affixing of the requisite signatures) without the cost and time involved with the processing of paper alternatives.

» Electronic Notarization

Interlink Electronics, Inc., and the National Notary Association have created a solution for the legal completion of electronic mortgages and other notarized documents, through the ENJOA 2.0 platform and its integration with the IntegriSign Signature Software Suite. Traditional paper-based documents, requiring signatures and notarization, cost companies, borrowers, lenders, title companies and recorders millions of dollars a year in time and paper processing. ENJOA 2.0 with ePad and IntegriSign allows documents to be created, notarized, and processed electronically, leading to the era of eSignatures, eNotarization and eJournaling, and saving all of the stakeholders the millions of dollars of paper processing time and costs.

Benefits of Electronic Notarization

- Facilitates an electronic workflow process where a notarization is required
- Integrates electronic signing, fingerprint capture, digital photograph, electronic notary seal, and electronic journal in a single platform
- Secure solution using md5 Hash, encryption, fingerprint authentication, and secure SQL Database
- Import function significantly reduces time to complete transactions
- Flexible design to evolve with future Notary Legislation
- Designed by the National Notary Association for Notaries



ePad™

For Standard Electronic Signature Capture

Touchpad Technology	VersaPad Semiconductive
Actuator Type	Tethered stylus
Report Rate	100 to 400 reports per second
Touchpad Resolution	300 counts per inch
Levels of Z-pressure	128
Hardware Interface	USB
Dimensions	146mm x 152.4mm x 13.97mm (5.75" x 6.00" x .550")
Weight	0.263 kg (0.58 lb)
Temperature	Operation: 0°C to 50°C (+32°F to +113°F) Storage: -15°C to +70°C (+5°F to +158°F)
Humidity	Operating: 10-80% RH, non-condensing Storage: 85% RH Max, non-condensing
Power	Powered via USB port. Over one USB unit (100mA)
System Requirements	Windows 2000 or XP, available serial port or USB port, CD-ROM Drive

ePad™ II

For signature capture with added security

Touchpad Technology	VersaPad Semiconductive
Actuator Type	Tethered stylus
Report Rate	100 to 400 reports per second
Touchpad Resolution	300 counts per inch
Levels of Z-pressure	128
Hardware Interface	USB
Dimensions	146mm x 152.4mm x 13.97mm (5.75" x 6.00" x .550")
Weight	0.263 kg (0.58 lb)
Temperature	Operation: 0°C to 50°C (+32°F to +113°F) Storage: -15°C to +70°C (+5°F to +158°F)
Humidity	Operating: 10-80% RH, non-condensing Storage: 85% RH Max, non-condensing
Power	Powered via USB port
System Requirements	Windows 2000 or XP, available USB port. CD-ROM Drive

ePad™-POS

Fully equipped for retail transaction and other receipt signing applications

Touchpad Technology	VersaPad Semiconductive
Actuator Type	Optimized for tethered ball point pen over paper or passive stylus
Report Rate	100 reports per second
Touchpad Resolution	300 counts per inch
Levels of Z-pressure	128
Hardware Interface	USB or Serial
Dimensions	Actual: 140 x 140 x 16mm (5.52 x 5.52 x 0.63") Signing area: 25.4 x 55.1mm (1 x 2.17")
Weight	0.263 kg (0.58 lb)
Temperature	Operating: 0°C to +45°C (32°F to 113°F) Storage: -40°C to +70°C (-40°F to 158°F)
Humidity	10-95% RH, non-condensing
Power	Powered from RS232 (serial) port/USB of payment terminal or PC
System Requirements	Windows 2000 or XP Available serial port or USB port CD-ROM Drive

ePad OEM

Capture electronic signatures using proven VersaPad technology that can be installed in custom sites, including:

- Laptops or custom devices
- Keyboards
- Kiosks

Offer your customers the value and performance of Interlink Electronics ePad USB/Serial. Includes Serial or USB cable and tethered stylus. Technical support available for integration and deployment.

ePad Ink OEM

ePad-ink's powerful signature technology with bi-directional capability can be installed in custom sites, such as: Custom devices Hand-held or portable peripherals Kiosks Offer your customers the value and performance of Interlink Electronics ePad-ink. Includes USB cable and tethered stylus. Technical support available for integration and deployment.

ePad-ink

LCD electronic signature capture with interactive visual feedback

Touchpad Technology	ITO resistive touchpad
Actuator Type	Tethered stylus
Signing/ Display Area	Monochrome LCD with LED backlight 76 x 56mm (3 x 2.20")
Touchpad Resolution	300 dpi
Display Resolution	320 (H) x 240 (V) pixels; 3.8" diagonal screen
Hardware Interface	Serial or USB
Dimensions	Actual: 151 x 151 x 41mm (5.94 x 5.94 x 1.61")
Weight	.35kg (0.75 lb)
Temperature	Operating: 0°C to +45°C (32°F to 113°F) Storage: -20°C to +60°C
Humidity	85% RH, non-condensing
Power	Powered from USB port. External power supply needed on serial units
System Requirements	Windows 2000 or higher Available Serial or USB port CD-ROM drive

ePad-ink Pro

Touchpad Technology	High reliability ITO resistive touchpad
Actuator Type	Tethered stylus
Report Rate	100-400 reports per second
Touchpad Resolution	300 dpi
Hardware Interface	USB, Connector, DB26 + 2 Port USB Hub
Dimensions	7.67" (194.82) x 6.12" (155.45) x 1.24" (31.50) Active area: 3.19" (81.0) x 2.40" (61.0)
Weight	0.263 kg (0.58 lb)
Temperature	Operating: 0°C to +40°C (+32°F to +113°F) Storage: -15°C to +70°C (+5°F to +158°F)
Humidity	Operating: 10-80% RH, non-condensing Storage: 85% RH Max, non-condensing
Power	Input: 90-264VAC, 47-63HZ, 0.5ARMS. Output: 5VDC, 2A. Replaceable international plugs.
System Requirements	Windows 2000/XP
Encryption	Signature Data Encryption (AES) (Optional)
Protective Screen	Removable/Field replaceable signature surface and touchscreen

ePad-i.d.

Electronic signature, fingerprint capture and verification

Touchpad Technology	Semiconductive Technology
Actuator Type	Tethered Stylus
Report Rate	100 reports per second
Signing /Display Area	3.5" x 1.5" (88.19mm x 38.15mm)
Touchpad Resolution	300 counts per inch
FINGERPRINT:	
Technology	CMOS active capacitive pixel sensing technology
Sensor Area	18.0mm x 12.8mm
Image Resolution	508 dpi
Capture Rate	14 frames per second
Hardware Interface	USB
Dimensions	195 x 155 x 41mm (7.7 x 6.1 x 1.6")
Weight	0.342 kg (0.756 lb)
Temperature	Operating: 0°C to +40°C (32°F to 104°F) Storage: -15°C to +70°C (5°F to 158°F)
Humidity	Storage: 10-85% RH, non-condensing
Power	Powered from USB port. For additional USB devices requiring in excess of 100mA, external power supply is necessary. Power supply (P/N 10-32767) can be ordered as an option.
System Requirements	Windows 2000 or higher Available USB port CD-ROM drive

ePad-i.d. Pro

LCD Electronic signature, fingerprint capture & verification

ePad XL

Large, color LCD signature capture with magstripe

Touchpad Technology	High Reliability ITO resistive touchpad
Actuator Type	Tethered Stylus
Report Rate	100-400 reports per second
Touchpad Resolution	300 dpi
FINGERPRINT:	
Technology	CMOS active capacitive pixel sensing technology
Sensor Area	18.0mm x 12.8mm
Image Resolution	508 dpi
Capture Rate	14 frames per second
Hardware Interface	USB. Connector, DB26 + 2 Port USB Hub
Dimensions	7.67" (194.82) x 6.12" (155.45) x 1.24" (31.50) Active area: 3.19" (81.0) x 2.40" (61.0)
Weight	0.263 kg (0.58 lb)
Temperature	Operating: 0°C to +40°C (+32°F to +113°F) Storage: -15°C to +70°C (+5°F to +158°F)
Humidity	Operating: 10-80% RH, non-condensing Storage: 85% RH Max, non-condensing
Power	Input: 90-264VAC, 47-63HZ, 0.5ARMS, replaceable international plugs Output: 5VDC, 2A
System Requirements	Windows 2000/XP
Encryption	Signature Data Encryption (AES) (Optional)
Protective Screen	Removable/Field replaceable signature surface and touchscreen

Touchpad Technology	Resistive, transparent, pressure-sensitive touch screen (5.7inch LCD color or mono)
Actuator Type	Tethered stylus
Report Rate	200 Reports per second
Touchpad Resolution	903 x 1238 ppi
Display Resolution	LCD Resolution: 320 x 240 dot, 16 bit color (optional)
Hardware Interface	Serial/USB/Ethernet with optional USB hub
Dimensions	Width: 7.3 in. (18.5 cm) Depth: 7.56 in. (19.2 cm) Height: 2 in. (5.1 cm)
Weight	0.9 kg (2 lb)
Temperature	Operating: +10°C to +40°C (50°F to +104°F) Storage: 20°C to +60°C (-4°F to +140°F)
Humidity	5 to 80% at 40°C
Power	120V AC adapter or powered host terminal port
System Requirements	Windows 2000/XP
Encryption	PIN Encryption, Master/ Session key, DUKPT, single and triple DES 64 and 128 bit keys. Signature Data Encryption (AES) - Optional
Protective Screen	Removable/Field replaceable signature surface
Security	Hardware Features: Secure key injection, tamper response, dedicated security processor. Firmware Authentication: File authentication (SHA1 and RSA at 1024 bits)

» Signature Encryption

In addition to capturing, binding and authenticating signature data using the IntegriSign Signature Software Suite, Interlink Electronics, Inc. is fully licensed* to offer AES signature encryption between the ePad hardware and the computer host.

This unique security feature, found in the ePad XL, ePad i.d. Pro and the ePad Ink Pro units, provides a heightened level of security for you and your customers. Sensitive signature data is encrypted by the ePad product before traveling, via cable, to the attached computer host for decryption and binding to a document. This feature adds the highest level of security and integrity to electronic signature processes in retail banking, insurance and brokerage transactions.

* Interlink Electronics, Inc. is the licensee of the following electronic signature encryption patents owned by NCR: 5,195,133 and 5,297,202

» Warranty and Support

All ePads come with a standard 1 year warranty covering parts and labor. Extended warranties are also available.

Our product support center is open Monday through Friday 8:00 AM to 5:00 PM Pacific Time.

For questions concerning support, please email support@interlinkelec.com or call 888-696-3500.

» Corporate Office

546 Flynn Road, Camarillo, CA 93012, U.S.A. - Phone 805-484-8855 - Fax 805-484-8380 www.interlinkelectronics.com

» Japan Office

4F Shinoda Building, 1-10-7 Higashi-Kanda, Chiyoda-ku, Tokyo, Japan 101-0031 - Phone 81-3-3863-6493 - Fax 81-3-3863-6442 www.interlinkelec.co.jp

www.integrisign.com

The world's only one-stop e-signature solution destination