



EASY TO BANK ON

# Okapi: Innovation & Security

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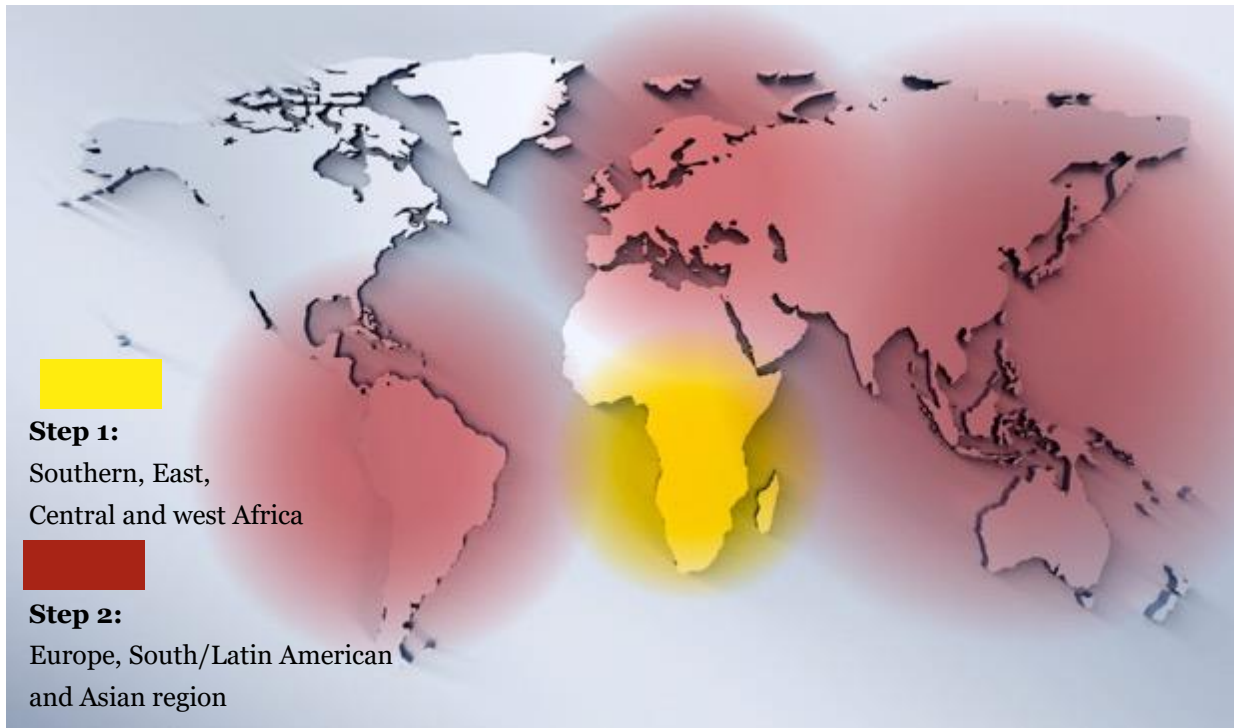
## The mission



### **The mission is to bank the Unbanked.**

- 80% of Africa population and 50% of the world population is unbanked.
- Okapi's focus is people at the bottom of the pyramid

## The target- To reach 145 Million people within 5 years



Okapi is rolling-out its services in Sub-Saharan Africa to start with.

There is a business case for the Okapi services in many countries in Europe, Latin America and Asia.

The long term goal is to introduce the Okapi services in these regions as well.

**Ecobank**  
The Pan African Bank

**VISANET**<sup>®</sup>

## Okapi focus - security levels

### **Application security**

Software development life cycle  
Follow industry best practices

### **Infrastructure security**

Hosted on PCIDSS certified host (Secure hosting)  
Appropriate firewall to mitigate bots, robots and DDOD  
(Distributed Denial of Service).

### **Customer security**

- Two factor authentication
- Transaction sms alert.
- Customers awareness

### **Defensive & Offensive security**



## Defensive security

Following the industry Best Practices

All Okapi transactions are processed through Visanet in real-time.

Okapi operates with banks. All accounts are hosted in the partner banks.

PCIDSS – compliant. Ongoing certification process.

Secure servers hosting.

All data and communication is encrypted

Complete KYC process for customers

AML check in real-time against 400 sanction lists in the World. Fraud detection and transactions monitoring both manual and automated.

System log – all transactions and actions are logged with user ID, action/transaction details, IP address for computers and UDID for smartphones

Protected transactions with secure code or Pin code



## Offensive security

1. Make Security Strategy a priority
2. Ethical hacker team-think like a hacker
3. Know your Risks
  1. Penetration Testing of the application every month
  2. Explore the up coming threats
4. Explore the dark web for “o day”.
5. Explore the bug bounty community
6. Protect your infrastructure Layer - with appropriate firewalls
7. Awareness through messages to customer to social engineering and phishing.
8. Annual Training Program on latest Threats and its Mitigation for your team



# Thank you

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