# MOBILE-ID

DIGITAL MOBILE IDENTITY
AUTHENTICATION AND E-SIGNATURE PLATFORM

PROVIDED BY B.EST SOLUTIONS


B.EST SOLUTIONS

# Identity today

Identity is the cornerstone of all legal interaction between people, businesses and the state. People's ability to prove who they are is a prerequisite for signing contracts, conducting banking, accessing government services and performing countless other transactions.

### A KEY ENABLER FOR ACCOUNTABILITY AND GOVERNANCE

We can't hold someone's wealth in an account without knowing who they are; we can't conduct transactions without being sure of the counterparties.

### A PRE-REQUISITE FOR A FUNCTIONING ECONOMY

Establishing identity is foundational for economic, social and political opportunity.

### A FUNDAMENTAL HUMAN RIGHT

The United Nations recognizes identity as a fundamental human right and has included "providing a legal identity for all, including birth registration, by 2030" as one of its Sustainable Development Goals (UN target. 16.9)

SUSTAINABLE DEVELOPMENT G**O**ALS

# Banking and Identity

Banks are the epitome of vigilance, spending over 1 billion USD a year globally on identity management solutions – more than even central governments and police agencies.

This reflects the great importance of identity authentication in the financial services industry, where the ability to issue and verify identities of clients and employees is essential to maintaining customer trust as well as the security of transactions.
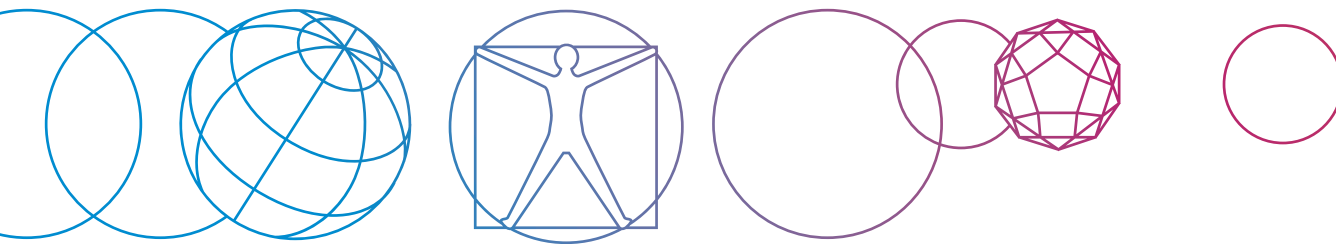
## WE LOVE TECHNOLOGY

As people embrace technology with open arms, we built an environment that is digital, mobile and connected.

Technology's influence has empowered billions around the world, across all areas of economic and social activity. Boundaries between the physical and digital, and what is possible in terms of time and location, are changing.

## DIGITAL ID IS PIVOTAL FOR BANKING

Today's online banking system connects a great number of people, companies, assets and financial instruments in a dynamic, complex web. For trustworthy transactions to happen, making our economy flow, all these players must be repeatedly, uniquely and correctly identified as they make their way through the system.

Doing so is a challenge. As we move towards developing a fully digital economy, the challenges will only increase. For this reason, e-identity can be seen as a pivotal solution – the glue binding its parts, the key unlocking its potential.

## SECURITY IS A VITAL CONCERN

Cybercrime is exploding, with damage going beyond dollars, as the negative effect on banks' reputations is long term.

Privacy and security breaches explode with outdated authentication solutions. Financial phishing has increased in volume and professionalism with user-names and passwords regularly subjected to attacks.

## USERNAMES AND PASSWORDS ARE WEAK

The National Institute of Standards and Technology has declared username/password authentication and SMS-based two-factor (OTP) authentication outdated and unsecure.

Verification based on username/password, OTP is breaking down and considered a thing of the past, particularly with the PSD2 and GDPR directives. In the meantime, regulators are concerned about the weak security of biometric data. Unlike passwords or PIN codes that can be easily modified in the event of compromise, it is impossible to change your fingerprint or iris image. Thus, if your data is compromised once, it won't be safe to use that authentication method again.

## FRUSTRATION WITH CURRENT SOLUTIONS

These approaches also fuel customer frustration. Identity systems do not communicate well with each other, a problem we experience every time we have to register for yet another website or when we open a new bank account. There is no standardization, as each identity provider, whether a government, bank or phone company, stores identity information in its own way. Identity is fragmented; information about us is gathered and stored in many different places, from government and bank databases to those of other service providers. Identity is not universal but limited, as we can only access one digital ID per service provider.

## A GOLDEN OPPORTUNITY FOR LEADERS, INNOVATORS AND CHANGE-MAKERS

A digital identity is much more than just a security solution. A state-recognized e-identity, legally equivalent to face-to-face identification and enabling binding e-signatures, charters a path towards economic, social and political excellence.

It provides unprecedented freedom and significant growth in new, untapped revenues without compromising our privacy and security. Most importantly, it's the right thing to do.

As a result, banks are starting to re-evaluate their role in the identity ecosystem. By capitalizing on their experience and unique position, they recognize that identity can encompass much more than security alone.

## WE LOVE MOBILE AND INSTANT ACCESS

As it's the most ubiquitous device in the world and is always with us, it makes sense to leverage the technology of the mobile phone. Mobile ID based on public key infrastructure (PKI) is the gold standard in e-ID, replacing a passport, pen and face-to-face meetings with a mobile phone.

Mobile e-ID is an anticipated solution among governments and regulators, MNOs, banks and tech companies, NGOs and academics. If we want to have a secure digital economy, we need to have secure mobile digital identity.

# Benefits for a country

A thriving e-identity ecosystem is a necessity for countries looking to prosper and grow, as it holds a vast positive reach in different aspects of daily life, including health, finance and communication. Innovation with Mobile ID is easy.

### BENEFITS FOR CITIZENS

Billions in freed-up funds available to be redirected into improving quality of life, such as building essential infrastructure like roads, electricity, hospitals, schools and water supplies.

### BENEFITS FOR THE PRIVATE SECTOR

Significant financial improvement and new, un-tapped revenue streams in all relevant industries, including banking, mobile/telecom, business and healthcare.

### BENEFITS FOR THE GOVERNMENTAL SECTOR

Governance made easy with all public services conducted in a matter of minutes online. No queues, no paperwork, no problems. Automated and available 24/7. Real-time access, transparency, efficiency, service innovation and, most importantly, happy people creating more value for society.
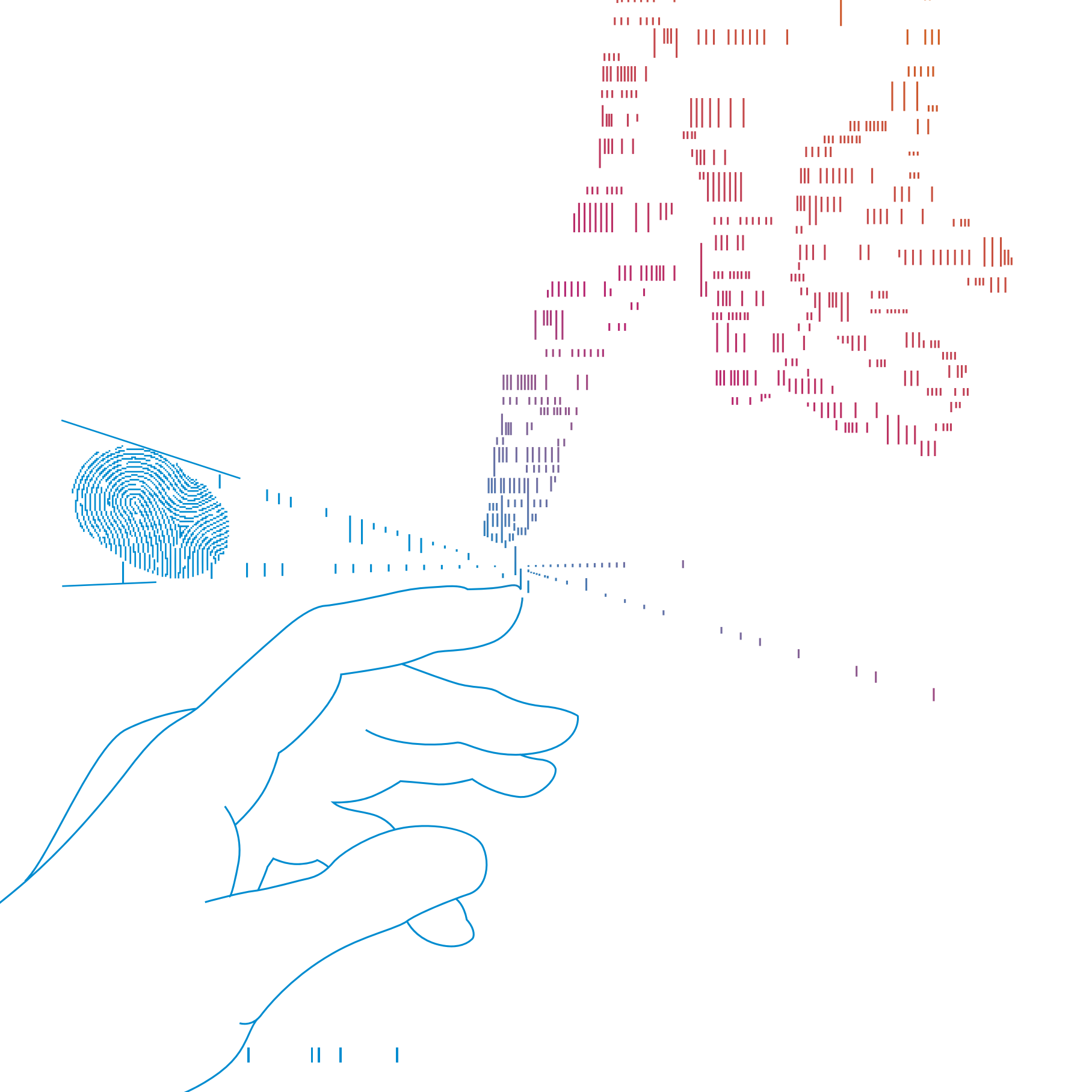
- Save 2% of GDP and hundreds of millions of working hours per year

- Bring down financial cybercrime and e-identity fraud

- Defend against cyberterrorism and money laundering

- Reduce banking operation costs by 8.3 times

- Double or triple the rate of adoption of digital payments

- Save human lives with faster access to critical medical information in emergency situations

- Triple secure KYC / KYB (know your customer/business), compliance is simplified and made easy

- Protect the environment by going paperless with e-signatures

- Provide 1.6 times more jobs by and attract FDI

- Foster cross-border business through mutual acceptance of e-signatures

- Attract foreign work talent and stop local brain drain

- Automate public e-services and eliminate administrative burden

# A global phenomenon

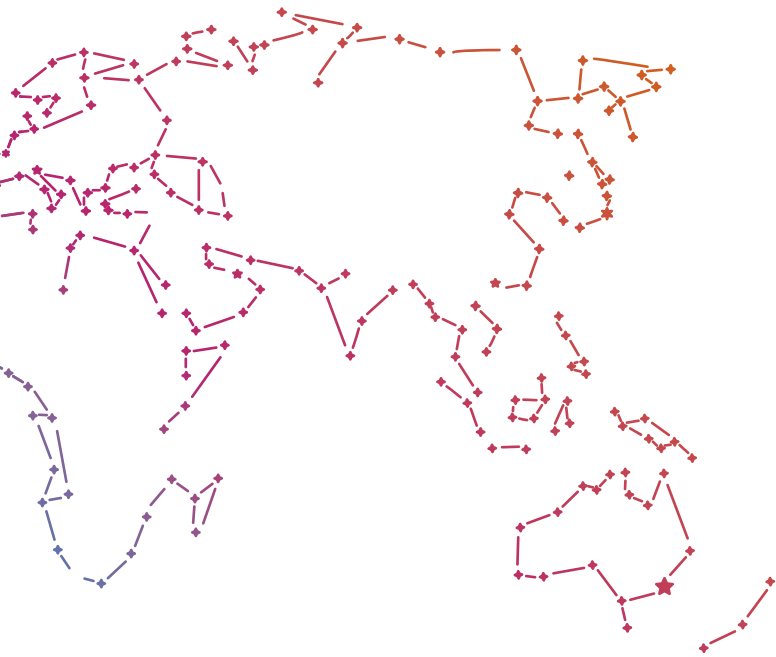## Examples of mobile identities and e-signatures from around the world
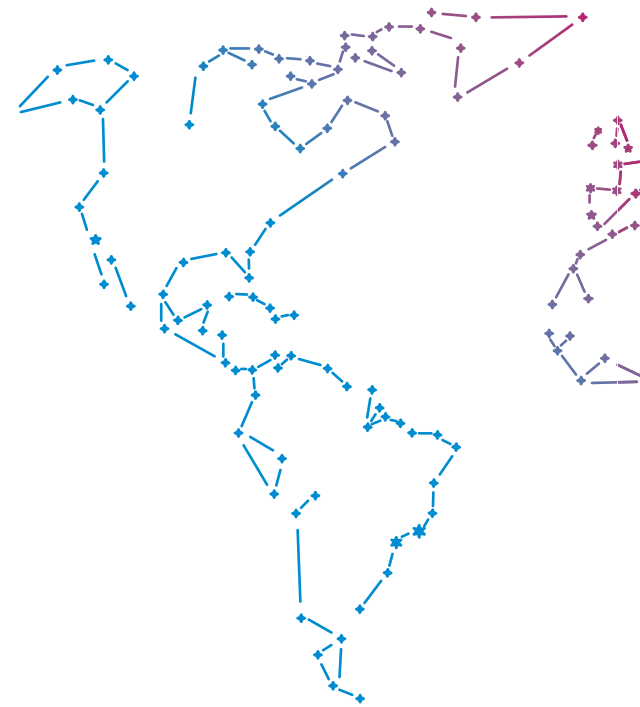
### NORWAY:

With more than 3.7 million end users and more than 600 million transactions in 2017, Mobile ID is the largest and most widely used electronic identification and e-signing solution in Norway.

### SWITZERLAND:

In early 2013, Switzerland's leading mobile operator, Swisscom, introduced Mobile ID, a fully managed, strong authentication solution and a complete service package for businesses and individual users. Using a PKI-based mobile signature encryption technology on their SIM cards, users can securely access available e-services.

### ESTONIA:

With more than 98.8% of all its banking transactions conducted online, Estonia is ranked as having the best e-government in the world as well as a highly advanced digital society. Estonia, which has been using digital identity for over 16 years with zero identity breaches, relies heavily on Mobile ID to provide access to its 1,400 e-services. Major Nordic banks (Swedbank and SEB) are among the founders of the country's Certification Authority, which issues all of the certificates used for e-identities.

## OMAN:

In 2013, Oman's Information Technology Authority (ITA) launched a new Public Key Infrastructure system to help secure online transactions. Mobile ID is adding a true mobility factor to the e-services. Now Omani citizens can access public and private services anywhere, anytime.

## AZERBAIJAN:

A nationwide Mobile ID system called Asan Imza, or Easy Signature, was launched in 2013. Since then, Azerbaijan has become a global success story. It has balanced its economy, grown its national wealth and, thanks to having one of the most transparent, business-friendly environments in the region, it has leapt ahead in the World Bank's Ease of Doing Business Index. Most notably, Azerbaijan has become a major digital trade hub – a leading factor behind the country's 27-percent rise in non-oil exports. Along with international trade, foreign direct investments have skyrocketed.

## ICELAND:

A Mobile ID solution enables users on the go in Iceland to benefit from strong authentication and legally binding signatures, which are essential for such applications as secure banking and e-government services. This deployment of the Mobile ID service allows all Icelandic mobile operators to be part of the network, thus providing an interoperable service for all subscribers.
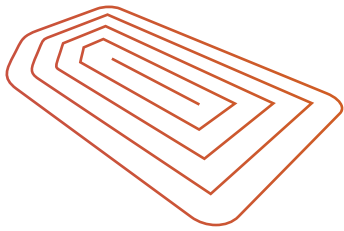
ADDITIONALLY USED IN SINGAPORE, BELGIUM, AUSTRIA, SWEDEN, TURKEY, DENMARK, MOLDOVA, UKRAINE, FINLAND AND MANY MORE COUNTRIES.
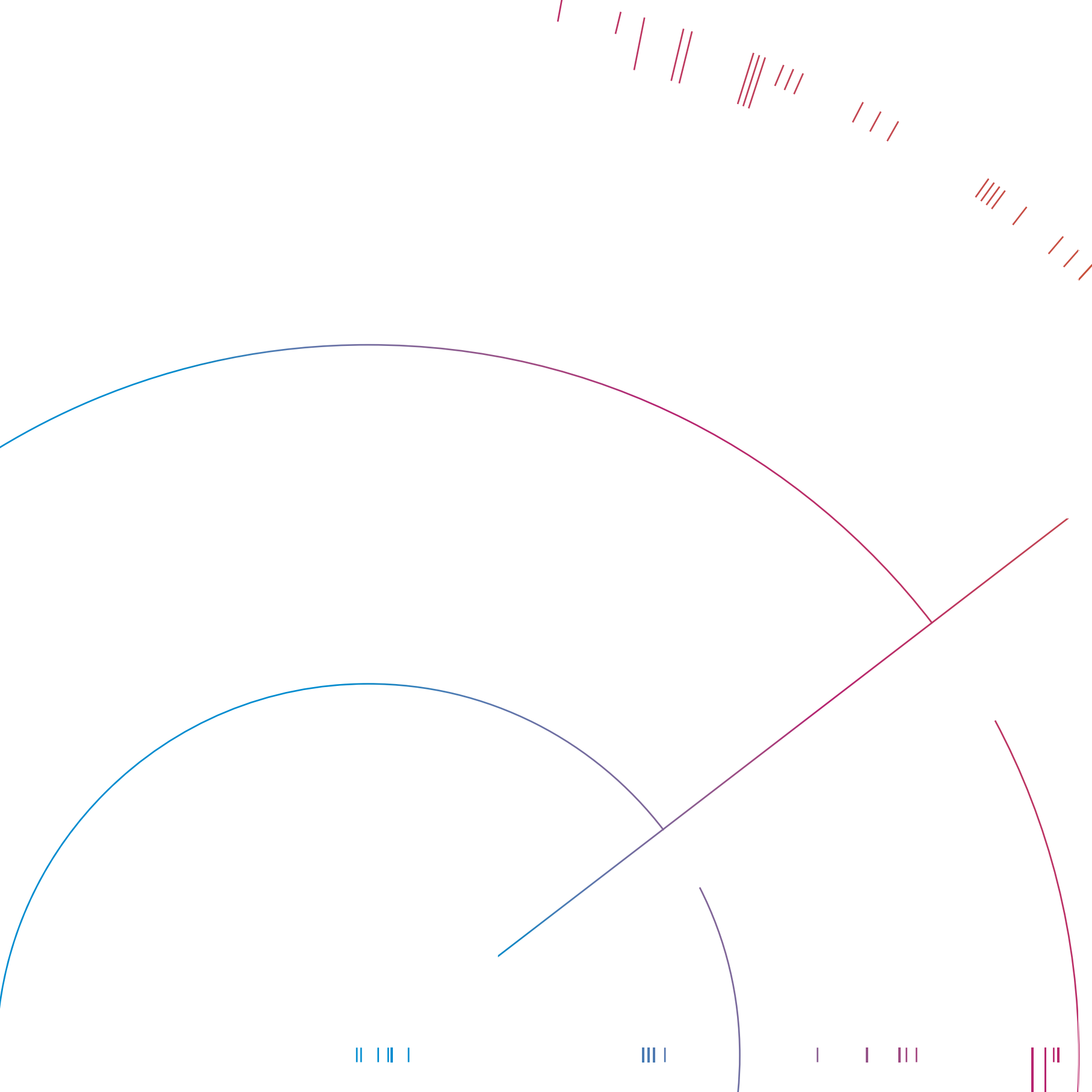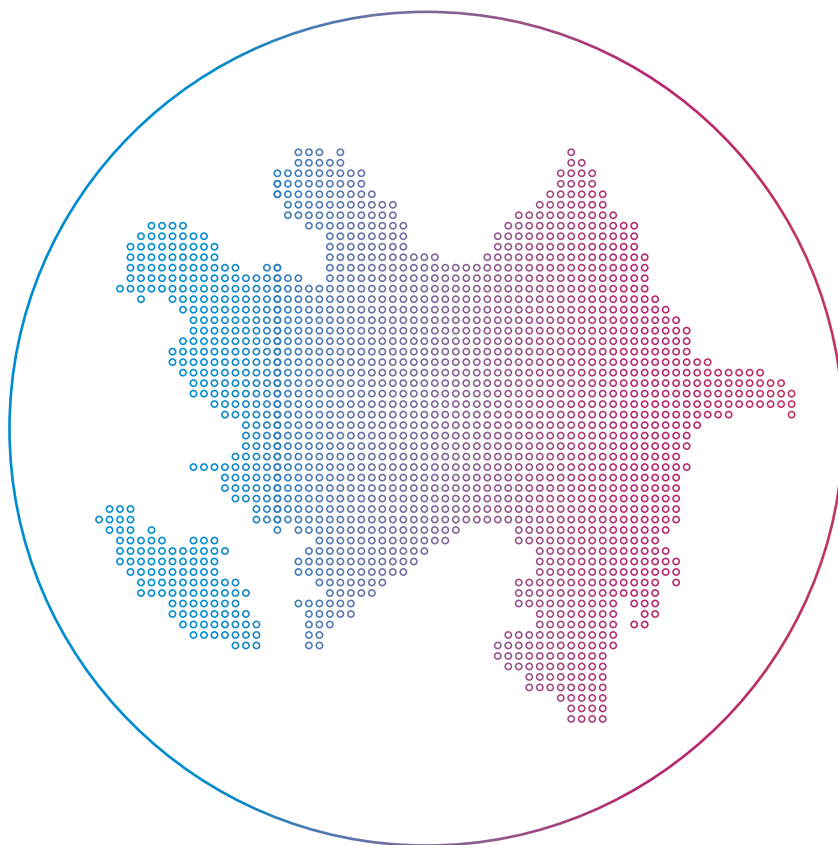
# How fast can it be built and ready?

Six months from start to finish.
It really is that quick.

Thanks to Mobile ID, the Azerbaijani marketplace has become connected to global investment and entrepreneurship in a revolutionary new way.

# M-Residency: transforming economies

**AZERBAIJAN LAUNCHES THE WORLD'S FIRST M-RESIDENCY PROGRAM BASED ON B.EST SOLUTIONS TECHNOLOGY**

The South Caucasus nation has begun offering nonresidents the same state-backed mobile ID it issues to its own citizens, opening the door to location-independent trade and investment.

M-Residency, inaugurated in October, allows entrepreneurs around the world to start and run a business in Azerbaijan, regardless of their physical location.

Using a specially-issued Asan Imza SIM card, which can be applied for through a local Azerbaijani consulate, an m-resident can use a mobile phone to sign documents electronically, conduct online banking, and have access to key government e-services like electronic tax filing and customs declarations – everything needed to manage a company remotely.

Azerbaijan's m-Residency closely follows the principles of Estonia's groundbreaking e-Residency, which has attracted 50,000 applicants and led to the establishment of around 5,000 companies since its rollout in 2014. So far, the two countries' electronic residency programs are the only of their kind.

M-Residency is essentially the same as e-Residency. The only real difference is that Estonia's system relies on government-issued electronic ID cards, and card readers, to verify a user's identification. Azerbaijan's system is SIM-card based and completely mobile.

## DIGITAL TRADE HUB - IN PARTNERSHIP WITH B.EST SOLUTIONS

Like Estonia, Azerbaijan has been rapidly expanding its digital services portfolio in recent years, putting it ahead of many western countries in terms of ease of online business. At the same time, it has been trying to diversify its traditionally petro-based economy to focus more widely on trade.

M-Residency fits very neatly into that effort, with promotion of the program tightly linked to the country's new Digital Trade Hub, an e-trade and e-commerce portal the government opened in

2017. The DTH offers useful cross-border e-services including B2B and B2G, customs operations between DTH partner countries, online company registration, online bank accounts and more. It's also integrated with global e-commerce players like Amazon, eBay and Alibaba.

The hope is that the DTH, coupled with the new access to its services created by m-Residency, will make the country a more attractive market for investment. It was no coincidence that m-Residency program was ceremonially launched at the "Digital Trade Hub of Azerbaijan" conference, organized by the country's Center for Economic Reforms Analysis and Communications.
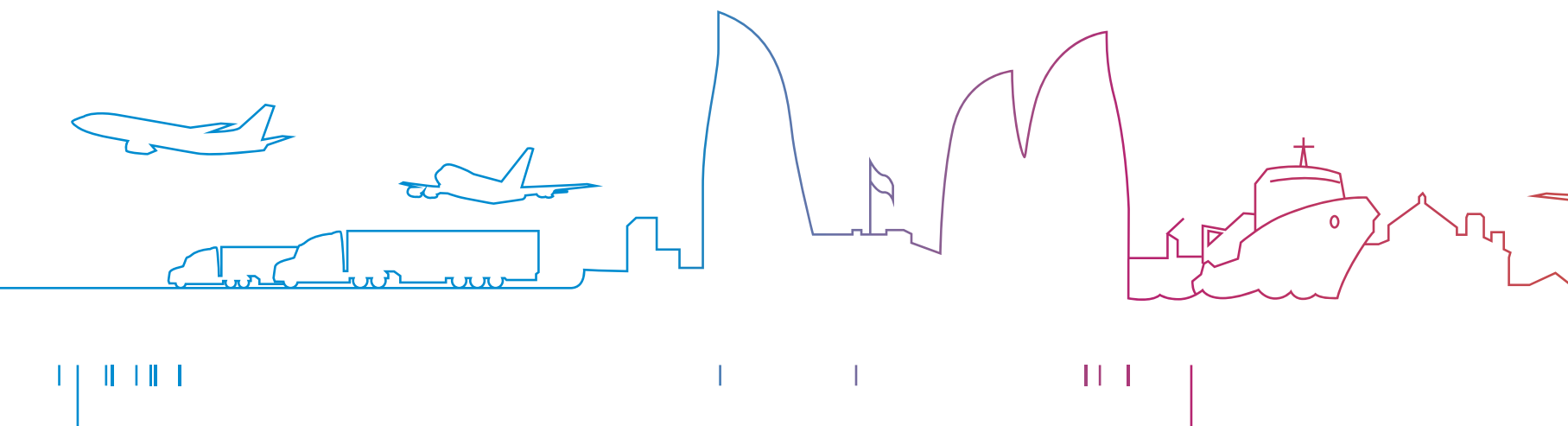
At the event, the countries first e-Residency was symbolically given to the head of the head of the EU delegation and the first m-Residency to the General Director of ISESCO, the Islamic Educational, Scientific and Cultural Organization. This reflected the philosophy of the solution and Azerbaijan - connecting East and West, North and South.

This concept of Azerbaijan as a strategic crossroad for trade runs deep in the nation's conscience, hearkening back to the Silk Road of ancient times. Today's shifting global economies, and new technologies, present tempting a opportunity to reprise the role.

With the potential future cooperation between Estonia's e-Residency and Azerbaijan's m-Residency, Estonia could be the gateway to the EU for Azerbaijani m-Residents while the Azerbaijani program could be the way to do business with the CIS, Asia and Middle-East.
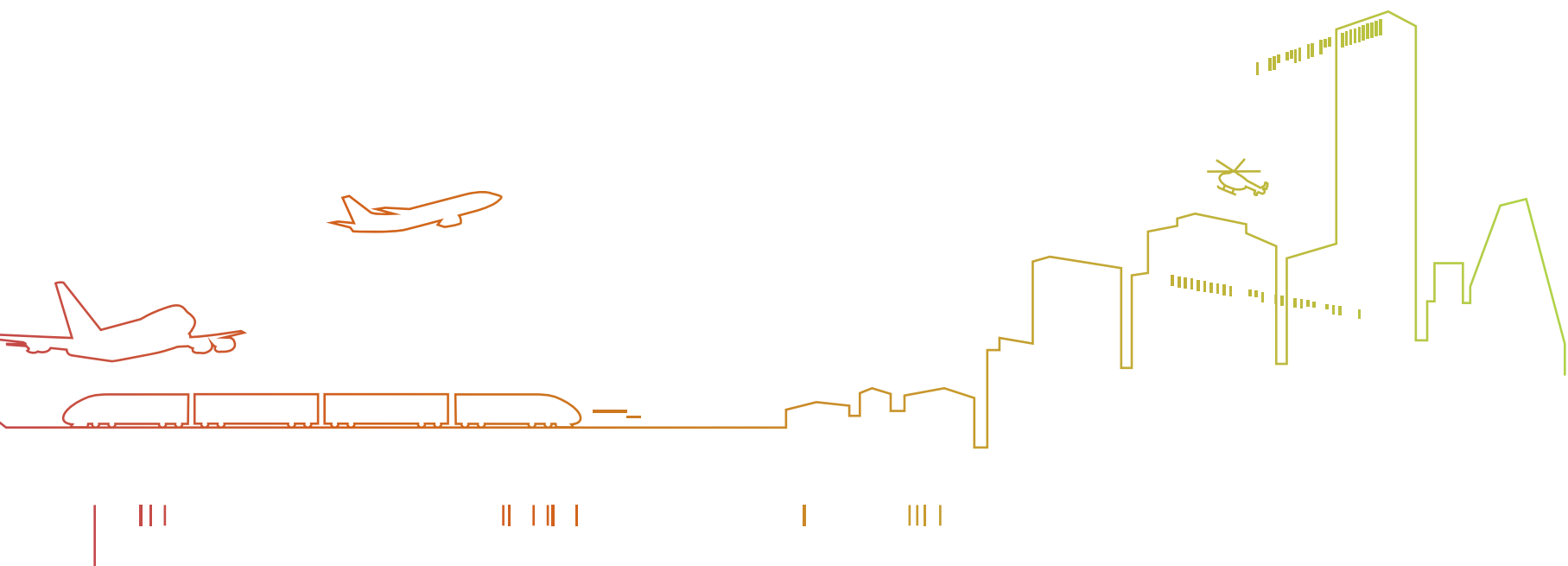
# Countries trust each other

Cross-border mutual recognition is fostering global interoperability. All European member states are required to recognize e-signatures that meet eIDAS standards.

Regulations such as eIDAS spur digital growth within the EU market by harmonizing and consolidating requirements for e-signatures across governments, with the aim of increasing trust and traceability in e-transactions.

The regulation has created standards for e-signatures, qualified digital certificates, electronic seals, timestamps and other proof-of-authentication mechanisms, enabling e-transactions with the same legal standing as transactions performed on paper.

**eID.AS**

# Case studies

# Estonia (Europe)

Population: 1.3 million people
Digital identity and e-signature launched in 2002
Achievements since then:

- 98% of the population has an e-identity
- 98.8% of banking transactions are conducted online
- 99% of public services are available online
- 95% of tax declarations are filed online
- 600 million electronic identifications confirmed
- 400 million legally binding e-signatures created
- 1,400 public and private e-services available
- Saves 2% of GDP per year on average
- Saved 7.2 million working hours in 2016

- Tax declarations can be performed online in 3 minutes
- 95% of medical prescriptions are digital
- 100% electronic billing in healthcare
- Leading digital country in the world – PM of Japan
- Best e-government of the decade – UN
- Most advanced digital society in the world – Wired
- Survived the first cyber war in 2007
- Zero incidents or security breaches

# B.EST Solutions: pioneers of e-governance

We are delighted to be the first company to successfully export Estonia's e-governmental technologies, which have made the country a leading digital economy and knowledge society recognized by world leaders.
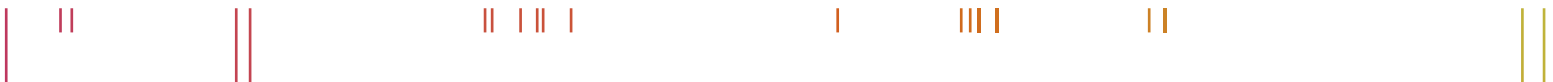
Since 2010 we have launched e-government platforms and national digital identity ecosystems, binding them into a coherent, seamless, digital environment providing equal treatment of citizens, transparency and service innovation.

# Global spotlight

# E-Estonia,
# a well-known achievement

- **PRIME MINISTER OF JAPAN, SHINZŌ ABE:** "Estonia is the leading digital country in the world. There is much we can learn from Estonia, which holds IT as the central pillar of nation-building, thereby promoting better efficiency in administration and people's lives,"

- **THE WORLD BANK:** "Estonia is one of the most advanced e-governments in the world". Because of successful digitization The World Bank placed Estonia 12th in the 2017 Ease of Doing Business ranking. Compare that to France at 29th and Switzerland at 31st

- **THE UNITED NATIONS** reported Estonia as the best E-government of the decade.

- **PRIME MINISTER OF FRANCE ÉDOUARD PHILIPPE:** "We aim to reach the Estonian e-governmental level by 2022."

# Case studies

# Azerbaijan (South Caucasus)

Population: 9 million people
Mobile identity and e-signature, branded "Asan Imza"
(Easy Signature), launched in 2013
Achievements since then:

- 90% of tax declarations are filed online

- 100% of labor contracts are signed online

- 100% of B2B and B2G invoicing done online

- 600 public and private e-services available

- 90 million digital signatures given

- 100% of custom declarations are filed online

- Zero incidents or security breaches

- Zero incidents of identity fraud, no corruption or bureaucracy

- Opening a company takes 5 minutes

- All local MNOs issue e-ID

- Digital Trade Hub, fostering trade through paperless cross-border e-customs services

- Increase in non-oil exports by more than 27%

- An accumulated 300 million USD worth of goods ordered in the 6 months following the launch of the AzExport portal (an e-platform designed to foster local export)

- M-Residency project, allowing foreign citizens to establish and operate Azerbaijani businesses using e-ID, without even entering the country

- All major banks connected and issue e-ID

- Can be used in rural areas with limited internet connection by people with low computer and financial literacy

ASAN IMZA

# Satisfied partners and clients

## Feedback from banks, consultants, auditors and technology firms:

- **KPMG** Managing Partner Mr. Vugar Aliyev: "The cost and time saving with B.EST Solutions Asan Imza Mobile ID is literally immeasurable and has paved the way for us to move toward becoming fully paperless. Speed is a critical aspect for our customers. Time frames for audit reports and contracts are reduced from 1-2 weeks to a matter of an afternoon."

- **Islamic Educational, Scientific and Cultural Organization (ISESCO)** Director General and Federation of the Universities of the Islamic World (FUIW) Secretary General Dr. Abdulaziz Othman Altwaijri: "I believe that B.EST Solutions Asan Imza Mobile ID is the brand of Azerbaijan. This brand needs to be spread all over the world.

I think that Islamic countries will share this experience in the future, which is very important for strengthening the position of Azerbaijan as a digital trade hub."

- **Microsoft**, Regional Marketing Communications Manager Mrs. Sabina Parvizi: "B.EST Solutions Asan Imza Mobile ID makes my business processes much more efficient – with no environmental footprint. It delivers a great solution to Azerbaijani companies of all sizes by speeding up operations and making all governmental and private services accessible anytime, anywhere."

- **Deloitte**, Representative of the Business Development Department Mr. Parviz Ismayilov: "Digital identity has made operations regarding tax invoices significantly easier."

- **European Association for e-Identity and Security (EEMA)** Chair Mr. Jon Shamah: "EEMA warmly welcomes B.EST Solutions as members. We are excited to be expanding our network to the Republic of Azerbaijan, and look forward to our existing members benefiting from the specialist expertise in mobile identity that B.EST Solutions brings to our think tank. Through EEMA's expansive network, initiatives, collaborative projects and events we are able to provide them with access to a unique community of influencers in Europe, capable of assisting them in facilitating cross-border mobile identity services between Azerbaijan and Europe."

- **Estonian Center of Eastern Partnership** Ambassador-at-Large Mr. Jaan Reinhold: "B.EST Solutions has achieved remarkable results in implementing e-governance and related digital solutions in Azerbaijan. Their activities are especially important in the framework of EU Partnership policies, the aim of which includes delivering tangible results to people and raising public awareness of the co-operation between Azerbaijan and the European Union."

# MENA reference

We have partnered with The Islamic Educational, Scientific and Cultural Organisation (ISESCO) to create a cross-border mobile e-signature platform.

ISESCO was founded by the Organisation of Islamic Cooperation (OIC) in May 1979. With 52 member states, ISESCO is one of the largest international Islamic organizations and specializes in the fields of education, science and culture. Its headquarters are in Rabat, Morocco. The Director General is Dr. Abdulaziz Othman Altwaijri, who is also the Secretary General of Federation of the Universities of the Islamic World (FUIW).

*https://www.isesco.org.ma*

**The Islamic Educational, Scientific and Cultural Organization (ISESCO) BESTDOC portal** uses e- and m-signature and authentication technology that aims to be at the forefront of the mobile signature world. The project's objective is to be the common Islamic digital market with the highest number of m-ID users worldwide.

The ISESCO BESTDOC portal is the first ever mobile signing and authentication service in the ISESCO countries and globally represents best practices for innovative document management systems for international organizations. It aims to export the paperless society experience and enable sharing and m-signing of documents in any format, underpinned by strong user authentication.

According to the OIC, ISESCO's objectives are "to strengthen and promote cooperation among the Member States in the fields of education, science culture and communication; consolidate understanding among peoples inside and outside Member States; contribute to world peace and security through various means; publicize the true image of Islam and Islamic culture; promote dialogue among civilizations, cultures and religions; and encourage cultural interaction and foster cultural diversity in the Member States, while preserving cultural identity and intellectual integrity."

# E-identity is a building block

Become the Amazon or Alibaba of
your country. Endless opportunities
for additional solutions

## E-RESIDENCY:

Estonia, an EU member state, was the first country to offer e-Residency – a transnational e-identity available to everyone in the world.

By providing foreigners access to Estonia's robust and dynamic digital infrastructure and e-services, the country is building a borderless digital society and unleashing the world's entrepreneurial potential.

After becoming an e-resident, a person can open an Estonian company and administrate it online, apply for a bank account and conduct e-banking, obtain access to international payment service providers, sign all relevant documents and contracts remotely, and enter the EU market more easily.

This means a person from India can, for example, run an EU company from the Philippines while serving clients in Germany – all without having to visit Estonia.

Azerbaijan has developed the idea further by adapting it to our modern lifestyle and going directly to the most personal device - the mobile phone. Today B.EST Solutions, in partnership with the government, offers m-Residency based on Mobile ID. It allows anyone, regardless of citizenship or location, to perform all transactions and services related to business remotely.

## DIGITAL TRADE HUB (DTH):

A digital trade hub allows you to become the Alibaba, Amazon or eBay of your country.

Within its first six months of operation, the DTH of Azerbaijan generated USD 300 million in export sales to more than 50 countries. It's an incredible facilitator for local SMEs, opening direct access to new export markets without unnecessary paperwork.

It is clear that e-commerce platforms are winning in the private sector and soon similar results will be reflected in the public sector. Countries hoping to become global players must improve their export operations to achieve seamless transactions.

Setting up a DTH simplifies everything related to international export and security by digitalizing and automating all paperwork and payments, thereby eliminating bureaucracy.
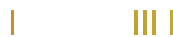
# How does Mobile ID work?

Simple. When using an everyday e-service on a computer, tablet or mobile app, or contacting a call center, a person inputs a 4-digit PIN code on his or her mobile phone to authenticate (log in/verify ID).

When confirming a transaction such as a bank transfer or electronically signing a document, a 5-digit code is entered. The simplicity makes it attractive for the user while strong PKI governmental-level back-end security, including triple KYC-KYB (know your customer-business) procedures, ensures total reliability and control. It works equally well with a smartphone or a regular mobile phone.

## WHERE IS THE IDENTITY SAVED AND WHAT SECURE TECHNOLOGY IS USED?

The e-identity solutions described have been used for billions of transactions with zero security breaches and have successfully survived a cyber war (2007 Estonia).

There's a free choice of two secure robust technological solutions, developed to meet all conditions and provide the highest level of assurance.

Either the identity is embedded on a SIM card or it's split into multiple pieces, each residing remotely
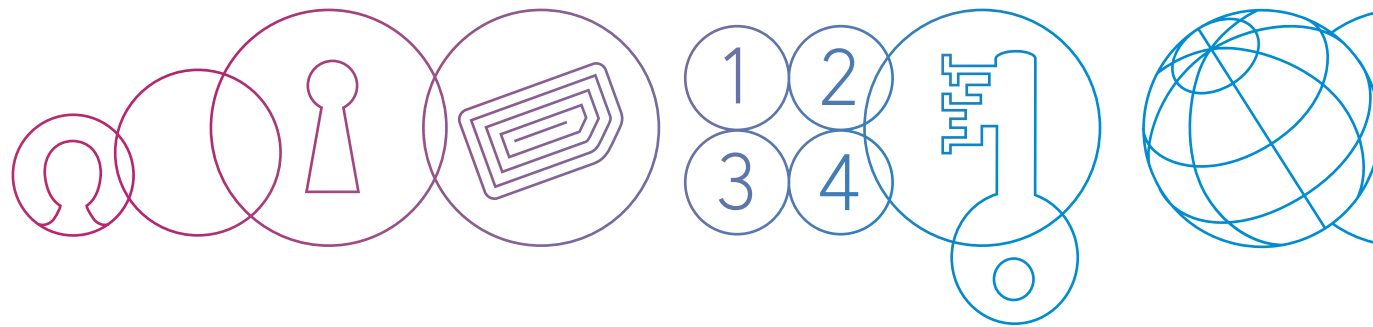
in a secure location (such as an HSM) and can only be accessed only by the right person at the right time. The highest level of security is achieved using elliptical curve cryptography, RSA and PKI (public key infrastructure) – a high-grade set of hardware, software and standards used to issue, store and revoke credentials.

Just as with a passport, every government will be the sole issuer for its citizens, providing the best care and reliability. PIN codes are not stored in remote databases nor do they ever go through Internet channels. Therefore they cannot be compromised in any way.

The technologies underpinning our electronic ID systems are the most secure available in the industry. They have been extensively used, studied and developed for over 25 years. At the same time, SIM cards are actively in use in billions of mobile phones worldwide, putting them among the most ubiquitous device components on our planet.

## WHAT HAPPENS IF I LOSE MY PHONE?

Simple – the same thing as when a passport, ID or credit card is lost. It will be shut off and closed immediately for security purposes.

# About us, our technology portfolio and past performance

We partner with innovators and leaders for exciting ideas. Whether you're a government official, banker, investor, expert, partner, developer or end user, we are delighted to meet you.

We are B.EST Solutions, an award-winning Estonian ICT company that's devoted to leveraging the most anticipated e-government solutions of our time and sharing them with every member of the global community, creating an easier, more secure world for all of us.

Since our founding in 2008, we have reached 56 countries with our mobile identity/e-signature technology and operate a national mobile e-ID ecosystem that has been used for more than 90 million transactions on over 600 public and private e-services. Additionally, we are proud to be the first company to export Estonia's e-government infrastructure solution, the X-Road data-exchange platform, and have implemented a variety of key technological projects together with governmental and private partners fostering trust, security and digital innovation.

## OUR TECHNOLOGY PORTFOLIO INCLUDES:

**E-GOVERNMENT PLATFORM BASED ON THE X-ROAD TECHNOLOGY** - A secure data-exchange platform serving as the foundation for valuable e-government services – the kinds of services that improve the lives of people and businesses by being available anytime, anywhere.

**What it does:**

The platform allows the creation of an e-government that is transparent, reliable and inclusive. It serves as a scalable distributed network that can accommodate an unlimited number of users, giving them access to public e-services offered by various government departments.

**The benefits:**

All modern states benefit from a seamless digital society that functions in harmony. Citizens are happy to be empowered by technology and to have services always available digitally, while every department in the government can exchange information effortlessly and build stronger communities, with better living at the heart of their shared vision for the future.

**How does it work?**

TThe secure data exchange platform connects two partners' information systems using the following steps:

1. Identifies the partner

2. Creates a secure channel between systems

3. Encrypts the communication end to end

4. Digitally signs each transaction

5. Creates file logs of the data usage

6. Time stamps the file logs

**CERTIFICATION AUTHORITY -** Setting up a certification authority – an official body responsible for issuing and regulating digital certificates – is a crucial step for any country interested in establishing digital identities, e-signatures and e-government.

**LEGALLY BINDING ELECTRONIC IDENTITY VIA MOBILE ID -** Today's online world demands a practical way to establish personal identity in the digital realm, a legal ID issued at the state level. As electronic interaction has gone mobile, so have our electronic ID solutions. Mobile ID, or m-ID, is now the gold standard in e-ID, replacing a passport, pen and face-to-face meetings with a mobile phone.

**What it does:**

An electronic ID allows people to prove their identity and give e-signatures that are legally equivalent to face-to-face identification and handwritten signatures when using e-services such as online banking, exactly the same way as a regular passport at a branch office of a bank. It is the backbone of any modern e-society.

**The benefits:**

It boosts the economy by taking full advantage of digital innovation, opening the door to secure e-services that are fast, easy and convenient for everyone. The ability to adopt e-services through electronic ID leads to incredible increases in efficiency in both the private and public sectors. Countries can save the equivalent of up to 2% of their GDPs and hundreds of millions of working hours per year, creating new jobs and reducing the impact on the environment.

Broader benefits of creating an e-society are increasing international trade, growing the economy and most importantly giving people more free time to enjoy the things they love.

Examples of what can be done in a matter of minutes with electronic ID: digital medical prescriptions, opening a company in another country, bank transfers, applying for/renewing a driver's license, declaring taxes, signing a contract to buy a new house, hiring an employee.

**E-SIGNATURE PLATFORM AND SOFTWARE** - A safe way to create, share and store legally binding digital documents with the highest level of assurance. It is the safest way to create a tamper-free, legally binding document, as no alterations can be made after signing. Every signed document is verified by the local government and is secured technologically using the highest available international standards.

**DIGITAL TRADE HUB** - Become the economic hub of your region. A digital trade hub allows a company to become the Alibaba, Amazon or eBay of its country within the framework of a public-private partnership.

**What it does:**
Setting up a governmental DTH makes everything related to international trade and export easy and secure by digitalizing and automating all paperwork and payments, and eliminating bureaucracy. It lets companies focus 100% of their efforts on growing their business and making more profit.

**The benefits:**
The DTH will enable foreign and local businesses to prepare and electronically sign import/export documents and other agreements as well as access e-services.

**Main features:**
1. The e-trade and e-commerce website is guaranteed by the government.

2. All transactions are legally binding under partner country legislation.

3. One of the unique attributes is its arrangement based on the PPP principle and corporate governance standards. Private companies are involved in the development of the platform and in building cross-border e-services.

4. It uses the latest technology: blockchain, M2M, mobile identity, PKI.

5. It offers useful cross-border e-services including B2B and B2G services, customs operations between DTH partner countries, online company registration, online bank accounts and more.

6. A single window for SME (PPP) provides all necessary international standards (certificates, financial transactions).

# We are delighted with our recent awards

- 2018 The United Nations nominated two B.EST Solutions projects, Mobile ID and Digital Trade Hub, for the International Telecommunication Unit's WSIS Prize

- 2018 One World Identity (USA) named B.EST Solutions' CEO one of the "Top 100 Influencers in Identity"

- 2017 Global MobileGOV award, Brighton, UK

- 2016 Google and "The Financial Times" named B.EST Solutions' CEO one of top 100 innovative leaders and changemakers in Europe

- 2016 Russian PKI Forum Award for "Substantial contribution to the development of PKI technology"

- 2016 European Identity Award finalist

- 2015 Winner of NETTY, Azerbaijan's National Internet Award

- 2013 Named "IT Company of the Year" at Azeri Business Awards

- 2013 Winner of the Best Design and Corporate Identity Award in Estonia

# Membership in leading international organizations:

- EEMA, the European Association for e-Identity and Security, Europe's leading independent not-for-profit think tank regarding identification, authentication, privacy, risk management, cybersecurity, the Internet of Things, artificial intelligence and mobile applications.

- FutureTrust Associate Partner. FutureTrust is a European Commission-funded project whose main objective is to develop comprehensive, flexible, privacy-aware and ubiquitously usable trust infrastructure components for Europe.

- AZINNEX, Azerbaijan Consortium of Export Innovations was established by 10 organizations operating in the information & communication sector in Azerbaijan.

- Co-chair of GANMI (Global Alliance for National Mobile Identities), a group reaching Austria, Azerbaijan, Belgium, Estonia, Iceland, Moldova, Norway, Oman, Switzerland and Turkey. GANMI was founded by organizations and companies operating national Mobile ID systems. It aims to converge applicable standards in order to promote global interoperability of public and private digital services, extend supplier choice and reduce risk.

- Estonian Association of Information Technology and Telecommunications (officially abbreviated as ITL) is a non-profit association uniting information and communication technology (ICT) companies and organisations. The combined turnover of the members of ITL is more than 67% of the total turnover of the Estonian ICT sector.

EEMA
European Association for
e-Identity and Security

FutureTrust

azinnex
AZERBAIJAN INNOVATIONS EXPORT CONSORTIUM

GANMI
GLOBAL ALLIANCE
FOR NATIONAL
MOBILE IDENTITIES

ITL
ESTONIAN ASSOCIATION
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**B.EST SOLUTIONS**

We all think, reason and dream of a better world and a more successful society.

However, things only improve when ideas come to life.

We thank you for exploring our solutions and invite you to join us in carrying out big ideas.