dedoco:

Powering Verifiable Trust

For Business

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About Us

Dedoco

Dedoco is the only secure Trust Orchestration platform for digital workflows, providing evidence and verification across documents, communications and system workflows. Our aim is to embed trust in our customer's brand and processes.

These solutions are made available to customers with an API first approach

Ping by Dedoco | d:Sign | d:VideoSign | d:Cert | d:Forms | d:Creds | d:Verify

deLab by Dedoco

deLab is the research and development arm of Dedoco with a vision to lead the Web3 revolution beyond document management.Our team of experienced consultants provides enterprise consulting services, collaborates with partners to ideate proof of concepts, and develop tools beyond document management. Dedoco Trust Engine (DTE) is our flagship smart contract service made available as APIs.

R&D   Partnership   Consulting   Thought Leadership

Enhancing Zero Trust Architecture

Cryptography + Public Key Infrastructure + Blockchain

The Dedoco App Suite

d:Sign

Create **digitally secured documents** with ease, saving time on set-up

- **Signing Options**
  Supports drawing, type or upload from desktop or mobile

- **e-Signature Capture**
  All signature data are hashed together with document data

- **Identity Provider (IdP) Integration**
  Integrates national and private identity providers such as SG Gov SingPass

New Features
- DeMail Service
- Document AI

d:VideoSign

Facilitate **convenient and trusted virtual meetings** for signers and witnesses

- **Convenience**
  Seamless experience for multiple parties combining Identity Validation + Virtual Document Signing + Recording

- **Connected**
  Host, collaborate, and engage virtually with unlimited stakeholders in any geography

- **Compliant**
  Connects the meeting recording and signing to create an immutable evidence trail

New Features
- DeMail Service
- Document AI

d:Cert

Deliver **authentic certificates** by protecting the issuer and certificate holder

- **Dynamic data**
  Allows the insertion of variable fields, supports batch creation of certificates

- **Custom template**
  Allows full customisation of certificate designs and data fields

- **Sharable certs**
  Earned accreditation, awards or achievements can be shared and celebrated as badge of recognition

d:Forms

Dynamic forms that integrate easily with existing repositories

- **Dynamic forms**
  Dedoco's APIs support creation of dynamic forms

- **Dynamic Data**
  Supports data extraction and download integration to repository

- **No Data Store**
  Captures signature with no sensitive data stored

- **Digital Access**
  Forms can be digitized and accessible (e.g via weblink), filled, signed and submitted in one single action

d:Creds

Generate **secure, unique IDs**, ideal for security passes and exclusive access

- **Verify**
  Proof of qualifications and accreditations

- **Ease of updates**
  Employees' records, certifications

- **Representation**
  Ensure employees are rightfully representing the company

- **Real-time verification**
  Employment details / status

- **Unique QR code**
  Contains an individual's personal contact information

Ping
by Dedoco

Protect your customers and brand from financial and reputational damage caused by scams

- **Omni-channel**
  Embed trust across your communications channels with email and SMS deliver options

- **Seamless Verification**
  Recipients can verify communication with the DeMail verifier app; download via Apple & Google Play Store.

- **Bulk or Select Comms**
  APIs and Mail Client implementation allows for system-generated or selected messaging to become verifiable

Key Sectors Served

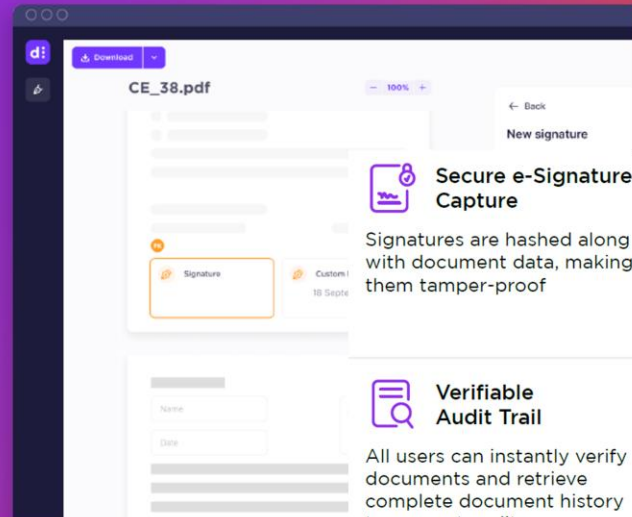| d:Sign	d:VideoSign	d:Cert	d:Forms	d:Creds	Ping
Gov, Banks Insurance, Real Estate, SMEs	Public Sector, Insurance, KYC, HR	Certification Bodies, IHLs	Banks, FIS, Gov, HealthCare	Cross Industries	Cross Industries

A smarter way to sign your document

d:Sign

Sign and certify documents securely from desktop or or any other device without complex setups or data sharing. Protect your data with advanced signature encryption and verification.

How to Electronically Sign a Document | YouTube

Next-gen technology
Decentralised platform with open architecture to protect data privacy and security

Legal Evidence
Documents are time-stamped on blockchain, providing legally-binding evidence

Secure e-Signature Capture
Signatures are hashed along with document data, making them tamper-proof

Robust authentication
Authenticate users via email, phone or ID partners

Verifiable Audit Trail
All users can instantly verify documents and retrieve complete document history to support audits

Identity Provider (IdP) Integration
Integrates national and private identity providers, such as Singapore Government SingPass

dSign allows you to legally bind signatures to execute contracts and agreements, as well as approve, hire, sell and transfer with ease. Use dSign to sign across global boundaries within minutes; conveniently and securely.

Regulatory compliance
Flexibility to leverage customers' own document repository, enabling complete regulatory compliance

Convenience
Integrates seamlessly with your existing suite of enterprise apps, with your branding

Signing Options
Draw, type or upload anytime, anywhere on any device. Over 80% time savings vs paper-based systems!

# A secure way to sign virtually, face-to-face

d:VideoSign

Make the deal and sign off in a virtual room with **dVideoSign**. Powered by the Dedoco Trust Engine, dVideoSign takes digital signatures to the next level with instant verification of face-to-face agreements, protected by watertight encryption.

[How to Virtually Meet & Sign a Document | YouTube](#)

Virtually meet anytime, anywhere to agree and securely sign-off on documents with legally binding signatures backed by time-stamped, verifiable audit trail of recordings and document history.

- Simplify AGMs, sign securely in advance
- Transform financial services experience by efficiently and securely completing customer KYCs and other banking processes virtually
- Virtually sign legal contracts and agreements that require witnesses and/or notarized signatures
- Accelerate business closure through virtual sales calls to sign and close deals
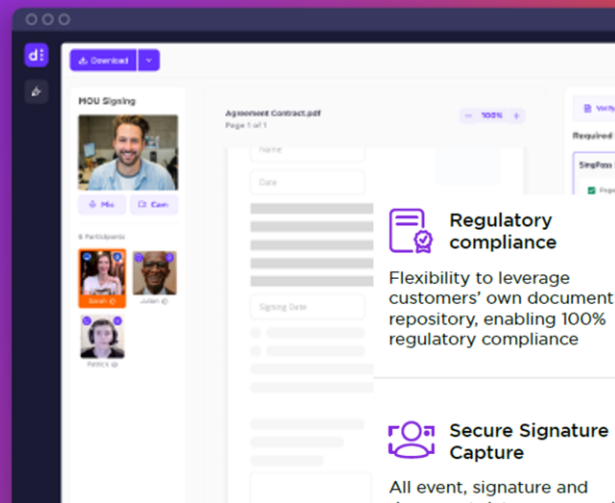
Next-gen technology
Decentralised platform with open architecture to protect data privacy and security

Authentication
Real-time identity verification of participants via phone or e-mail

Legal Evidence
Meeting and signing events & documents are time-stamped on blockchain, providing legally-binding evidence

Regulatory compliance
Flexibility to leverage customers' own document repository, enabling 100% regulatory compliance

Secure Signature Capture
All event, signature and document data are securely interlinked and hashed, making them tamper-proof

Verifiable Audit Trail
Instantly verify documents and retrieve complete event & document history to support audits

Convenient collaboration
Host, collaborate, and engage virtually with unlimited stakeholders in any geographic location

Ease of use
Integrates easily with your suite of apps. Host real-time virtual events or signing ceremonies on web browsers

Signing Options
Draw, type or upload anytime, anywhere on any device

Facts and Figures

Are Digital documents and signatures legally recognized and legally binding in **Malaysia**?   **YES**

Signature

9. (1) Where any law requires a signature of a person on a document, the requirement of the law is fulfilled, if the document is in the form of an electronic message, by an electronic signature which—

Electronic Commerce Act 2006

The Digital Signature Act 1997 (DSA 1997) which came into force on 1st October 1998, with the purpose of regulating the use of digital signature in Malaysia, ensures the security of legal issues related to electronic transactions and verifies the use of digital signatures through certificates issued by licensed Certification Authority (CA).
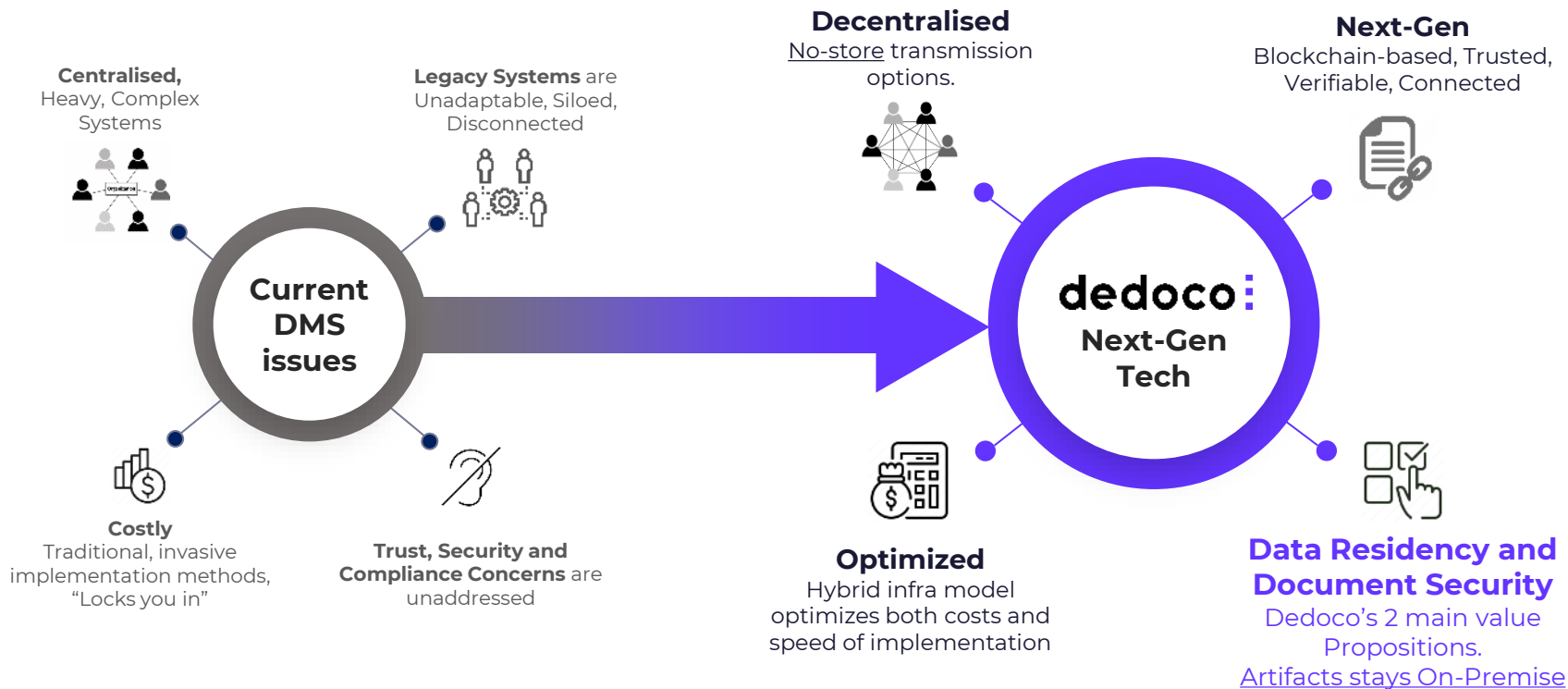
Digital Signatures Act 1997 (We are compatible with POS Digicert)

Admissibility of documents produced by computers, and of statements contained therein

90A. (1) In any criminal or civil proceeding a document produced by a computer, or a statement contained in such document, shall be admissible as evidence of any fact stated therein if the document was produced by the computer in the course of its ordinary use, whether or not the person tendering the same is the maker of such document or statement.

The Evidence Act 1950

dedoco:

Next-Gen Technology | Web3.0

Centralised, Heavy, Complex Systems

Legacy Systems are Unadaptable, Siloed, Disconnected

Current DMS issues

Costly Traditional, invasive implementation methods, "Locks you in"

Trust, Security and Compliance Concerns are unaddressed

Decentralised No-store transmission options.

Next-Gen Blockchain-based, Trusted, Verifiable, Connected

dedoco: Next-Gen Tech

Optimized Hybrid infra model optimizes both costs and speed of implementation

Data Residency and Document Security Dedoco's 2 main value Propositions. Artifacts stays On-Premise

dedoco:

Features & Benefits

Next-gen technology
Decentralised platform with open architecture to protect data privacy and security

Regulatory compliance
Flexibility to leverage customers' own document repository, enabling complete regulatory compliance

Secure e-Signature Capture
Signatures are hashed along with document data, making them tamper-proof

Legal Evidence
Documents are time-stamped on blockchain, providing legally-binding evidence

Identity Provider (IdP) Integration
Integrates national and private identity providers, such as Singapore Government SingPass

Verifiable Audit Trail
All users can instantly verify documents and retrieve complete document history to support audits

Robust authentication
Authenticate users via email, phone or ID partners

Signing Options
Draw, type or upload anytime, anywhere on any device. Over 80% time savings vs paper-based systems!

Convenience
Integrates seamlessly with your existing suite of enterprise apps, with your branding

In 3 Easy Steps

Step 1
Create a project and upload your document

Step 2
Assign fields to approvers and signers

Step 3
Push to sign!

Dedoco's Unique Proposition:
Document Stays "On-Premise" and Integrity is Protected

With Dedoco's technology, document is protected and stays "on-premise", while evidence is captured on-chain.

Company 1

Hash ID: 0efg16h3i...48j6k78l

Approved

Company 3

Passed ✓ **Passed** ✓ ✓

Checked

Hash ID: 0abc11d3e...45f6g78h

Signed

Hash ID: 0hij11k6l...45m3n79o

Stamp

Stakeholder 2

Documents are protected and does not leave company server and/or user drive

Evidence and timestamped records are being registered on the blockchain for immutability, traceability and verifiability

dedoco

Document Verification with Dedoco Verify

Dedoco Platform Allows For Generating & instant Verification of Certificates utilizing ERC721 (NFT) standards

Document Preparation → **Process and Approval Flow** → **Verification**
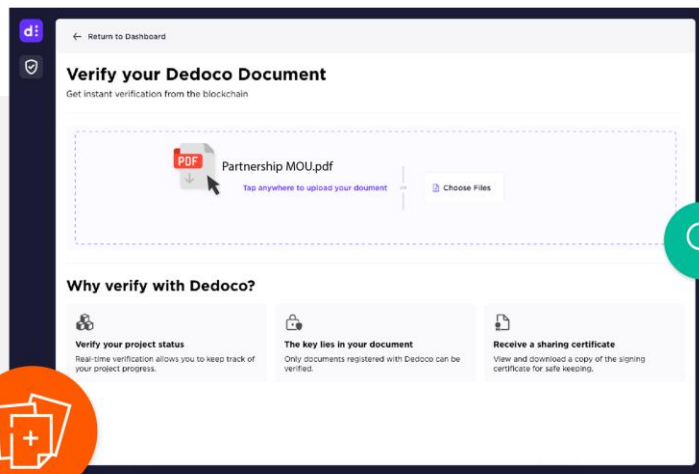
Verify your document
Real-time verification of your documents validity. Only documents registered with Dedoco can be verified.
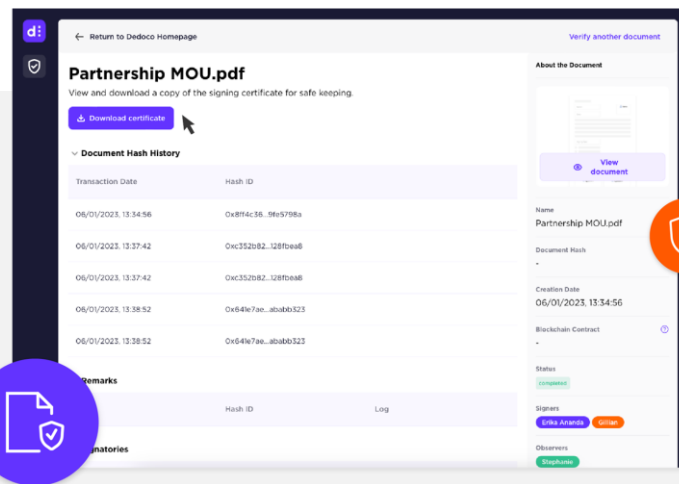
Receive a sharing certificate
View and download a copy of the signing certificate complete with audit trail for safe keeping and compliance checks.

Sharp SMART Working Life

Solution selling

dedoco
- d:Verify
- d:Sign
- d:VideoSign
- d:Cert
- d:Creds
- d:Forms

- Digital document e-signing or digital signing
- Video evidence + document e-signing (observers/ guarantor/ witness etc)
- Scanned copies for verification (certificates, digital graphics, digital artifacts)

Digital consumption enabler, video, voice and interactive IO – EU perspective
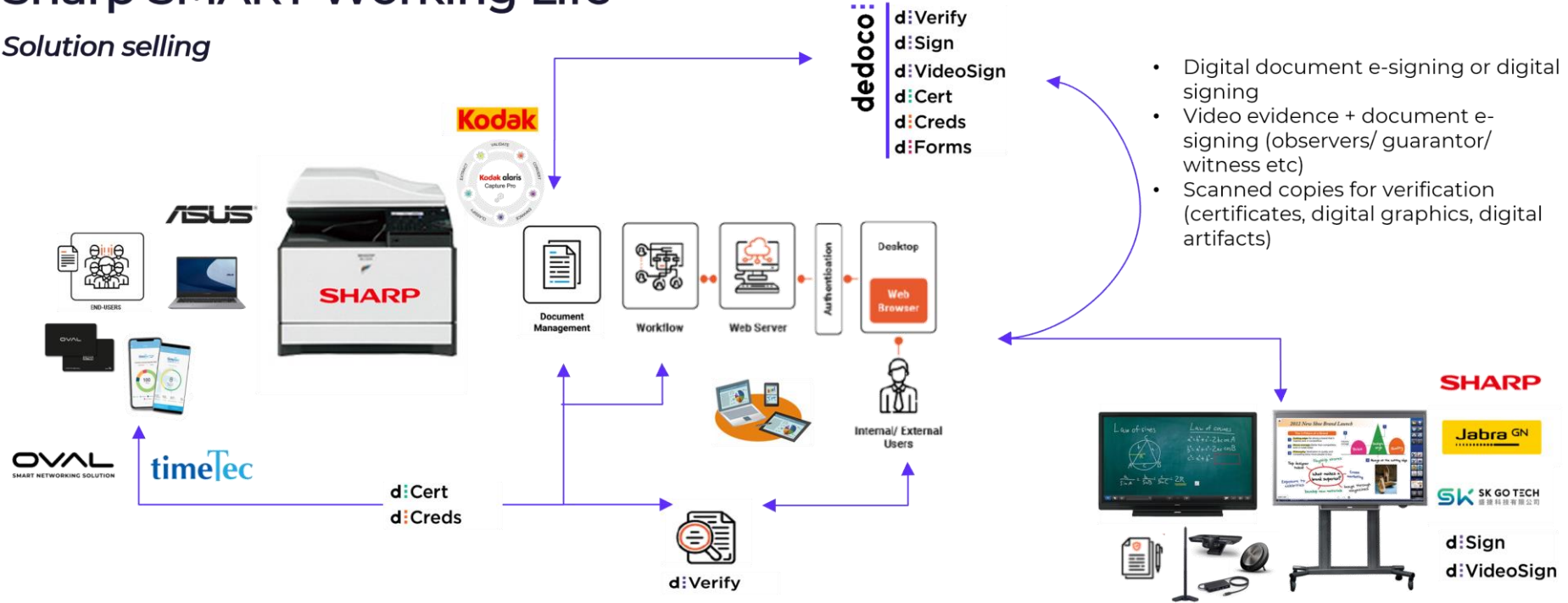
- Authentication, credentials & ID associated mediums, accessibility and interactive mediums via laptop – verifiable credentials (ID tags or academic certs) hashing via dCreds & dCert
- MFP for digitalisation, digital capture application – hashing for verification (Dedoco suite)
- Document management systems and digital workflows

Avoid Scams, Verifiable Business Communications with **Ping** by Dedoco

Powering Verifiable Trust for Business Communications

Ping is the first anti-scam verification solution to provide seamless assurances for customers across omni-channel communication.

Ping by **Dedoco**

Can you spot the difference?
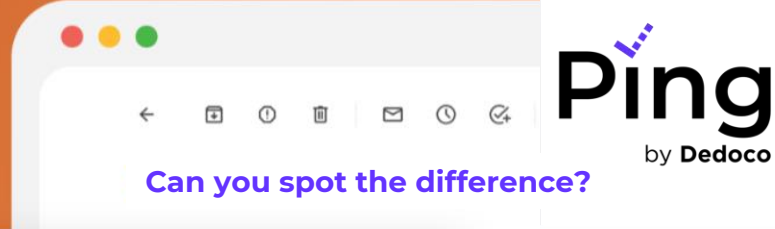
admin@bankdomain.com

admin@bankdomain.c

An additional layer of security to protect your brand.

That connects and protects both senders and recipients.

Through the registration and verification of individual comms.

How we build the trust your communications channel deserves

1. **Secure data** with advanced cryptography
\+
2. **Verified identities** underpinned by PKI
\+
3. **Immutable evidence trails** on blockchain technology
\+
4. **Anomaly detection** powered by AI

Derlail

Verify an email record
You are only a scan away from verifying that an email you've received is from a trusted sender.

Scan QR Code

GET IT ON Google Play

Download on the App Store
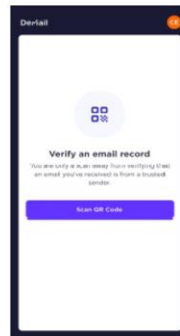
Multi-Channel Communication Scams: A **$6 Trillion** Worldwide Problem

Syarikat juga jadi mangsa scammer, e-mel digodam

Oleh NURAINA HANIS ABD. HALIM
hanis.halim@mediamulia.com.my

PETALING JAYA: Sindiket penipuan kini aktif memperdaya entiti perniagaan di negara ini dengan menggodam e-mel syarikat bagi mengaut keuntungan jutaan ringgit.

Dari 2021 hingga Ogos lalu, sebanyak 132 kes membabitkan entiti perniagaan atau Business E-Commerce (BEC) dengan kerugian bernilai RM124.5 juta dicatatkan.

Mendedahkan kepada *Utusan Malaysia*, Pengarah Jabatan Siasatan Jenayah Komersial (JSJK) Bukit Aman, Datuk Seri Ramli Mohamed Yoosuf berkata, jika sebelum ini 'scammer' memperdaya individu, namun kini sindiket berkenaan aktif menyasarkan entiti perniagaan.

Beliau berkata, modus operandi sindiket penipuan dengan mencipta e-mel yang seakan-

> "Dalam tempoh tiga tahun ini, sebanyak 132 kes dengan kerugian RM124.5 juta dicatatkan berkaitan kes penipuan membabitkan entiti perniagaan."
>
> **RAMLI MOHAMED YOOSUF**

akan sama dengan vendor kepada syarikat berbentuk *phishing* bagi mengelirukan mangsa.

Katanya, *scammer* kemudiannya akan menghantar e-mel bagi meminta pihak syarikat membuat pembayaran atau pembelian ke akaun bukan milik vendor.

"Contohnya, baru-baru ini kita berjaya menyekat transaksi ke Itali lebih RM20 juta yang dibuat oleh sebuah syarikat ke pada 'vendor' yang sebenarnya *scammer* atas bantuan Bank Negara Malaysia (BNM).

"Dalam tempoh tiga tahun ini sebanyak 132 kes dengan kerugian RM124.5 juta dicatatkan berkaitan kes penipuan membabitkan entiti perniagaan," katanya ketika dihubungi di sini hari ini.

Ramli berkata, jumlah tersebut membabitkan 57 kes pada 2021 dengan kerugian RM49.25 juta, 42 kes pada 2022 (RM28.38 juta) dan 33 kes (RM46.9 juta) untuk lapan bulan tahun ini.

Jelasnya, siasatan mendapati kebanyakan kes dikesan pihaknya melibatkan syarikat syarikat kecil.

Oleh NURAINA HANIS ABD . HALIM   4 Oktober 2023, 8:30 am

PETALING JAYA: Sindiket penipuan kini aktif memperdaya entiti perniagaan di negara ini dengan menggodam e-mel syarikat bagi mengaut keuntungan jutaan ringgit. Dari 2021 hingga Ogos lalu, sebanyak 132 kes membabitkan entiti perniagaan atau Business E-Commerce (BEC) dengan kerugian bernilai RM124.5 juta dicatatkan. Mendedahkan kepada Utusan Malaysia, Pengarah Jabatan Siasatan Jenayah Komersial (JSJK) Bukit Aman, Datuk Seri Ramli Mohamed Yoosuf berkata,...

Professional Accountant, FP&A Specialist and Agent of Change.
1w • Edited • 🌐

I GOT SCAMMED TO APPROVE PAYMENT OF MYR 1 MILLION - MY BIGGEST FIASCO IN MY CAREER.

According to Malaysia Police (#PDRM) Commercial Crime Investigation Department. Since 2021 till last Aug 2023 (3 years) a total of 132 cases with a loss of MYR 124.5 mil recorded in connection fraud cases involving business entities or Business E-Commerce (BEC).

Actually out of that MYR 1mil contributed from my mistake; Yes, I was also the victim of the above statistic as I was first approval for the transaction.

It was a complex scam; The perpetrator knew about our business process and the organisation charts of both parties (Who's who)

The modus operandi of the fraud syndicate is by creating an e-mail that seems to be the same with the "vendor" (by changing 1alphabet eg "Adidas" to "Adides") in the email to the shaped company'phishing' to confuse the us.

The scammer knew who they dealing with by sending email to the right person (in my AP team) by impersonating the person we used to deal (Example our vendor is Ali@Adidas.com but the scammer Ali@Adides.com).

Malaysians suffered RM2.23 billion losses from cyber-crime frauds

Money Hunt: Kaspersky Blocks Nearly 2M Financial-related Phishing in SEA, H1 2022

Almost 1M
financial-related phishing are about e-commerce or online shopping

Over 840k
eyes online payment systems like e-wallets

Indonesia
logged the most number of e-shop phishing

Philippines
ranked highest in terms of malicious emails targeting online payment systems

BANK

	INDONESIA	MALAYSIA	PHILIPPINES	SINGAPORE	THAILAND	VIETNAM
Q1 2022	9,797	13,339	4,746	7,447	5,236	20,155
Q2 2022	10,806	14,119	8,454	3,355	8,663	36,237
H1 TOTAL	20,603	27,458	13,200	10,802	13,899	56,392
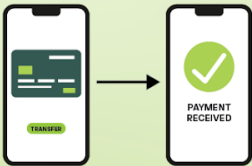
PAYMENT SYSTEM

	INDONESIA	MALAYSIA	PHILIPPINES	SINGAPORE	THAILAND	VIETNAM
Q1 2022	91,789	108,755	132,125	16,787	23,297	86,773
Q2 2022	75,068	86,277	105,986	13,635	15,714	84,048
H1 TOTAL	166,857	195,032	238,111	30,422	39,011	170,821

E - SHOP

	INDONESIA	MALAYSIA	PHILIPPINES	SINGAPORE	THAILAND	VIETNAM
Q1 2022	26,320	11,896	15,119	12,185	24,863	44,411
Q2 2022	143,006	79,999	77,092	17,800	45,616	123,333
H1 TOTAL	169,326	91,895	92,211	29,985	70,479	167,744

From anonymised data based on the triggering of the deterministic component in the Kaspersky's Anti-Phishing system on user computers

kaspersky

From: | My Bayar PDRM | >

| Paid Your Fine |

My Bayar PDRM

Dear recipient,

We are writing to draw your attention to a recent traffic violation in Malaysian jurisdiction.

Our traffic enforcement staff have observed your vehicle parked in a no-parking zone. This contravenes section [no. 2016-691] of the Road Traffic Act.

As a result of this infringement, a fine of MYR 50 has been imposed. This fine must be paid within 5 days of the date of this notification to avoid further legal consequences.

Failure to pay the fine within the allotted time may result in legal proceedings being taken against you, which could lead to increased fines, penalties and the possible suspension of your driving license.

Pay My Fine

Familiarity breeds complacency - impersonation

Are they the same?
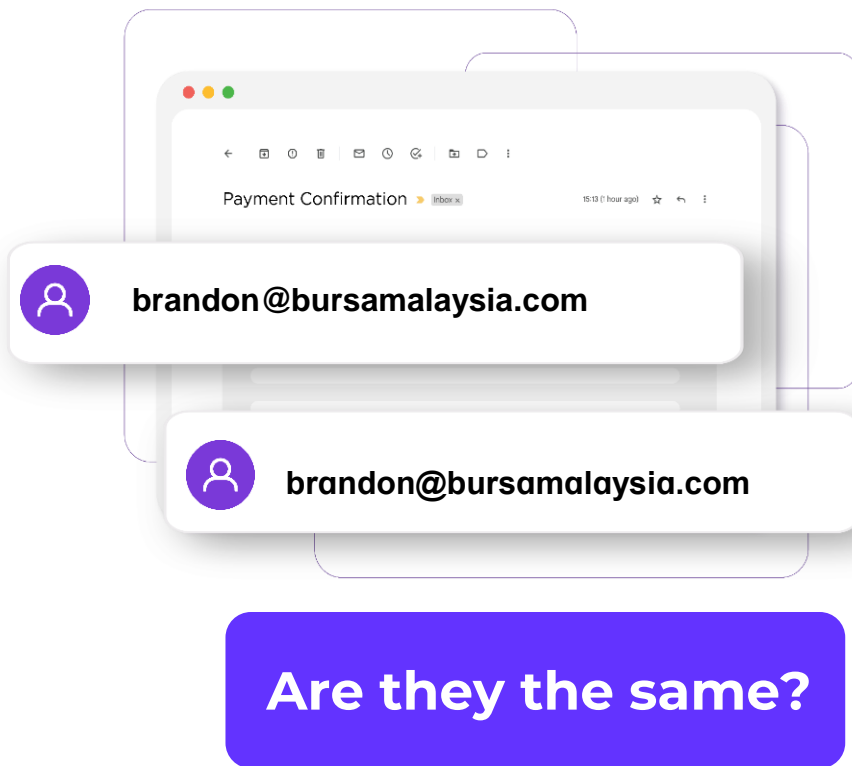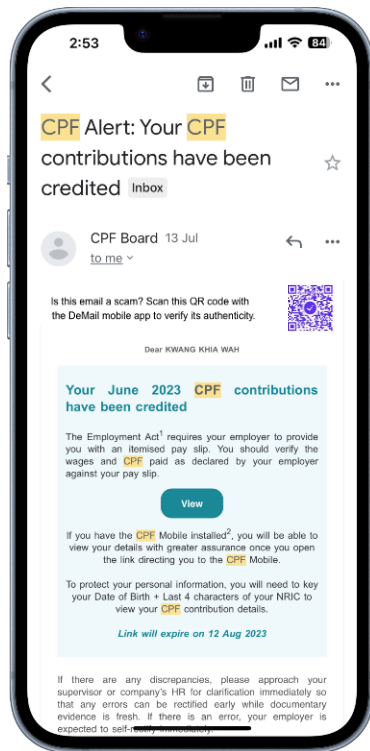
The impact of successful scams goes beyond financials; <u>REPUTATION</u>

NEW

Ping
by Dedoco

Powering Verifiable Trust for Omni-Channel Communications

What is Ping used for?
For verifiable, omni-channel business communications

How is blockchain used?
Messaging (or email) records are hashed and signed before being stored on the blockchain, providing data integrity validation

How does AI help?
Ping's AI engine gathers behavioral analytics and generates risk scores for continuous learning and fraud prevention

GET IT ON Google Play

Download on the App Store
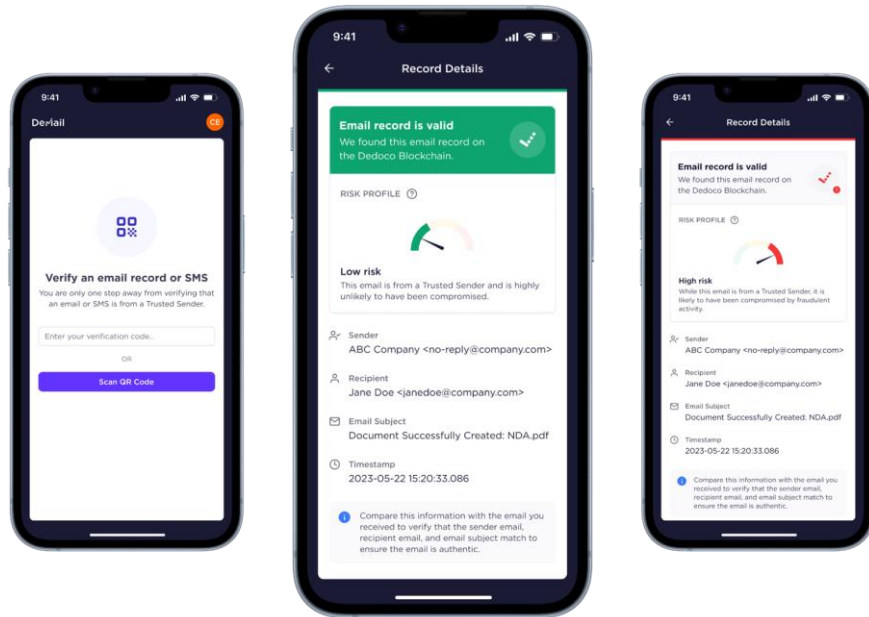
Ping : What are we solving and protecting?

- **Brand reputation and financial losses from negative association with SMS scams**
  a. **Ping** provides a proactive digital tool for easy, self-serve verification of authentic SMSes (and emails)

- **Extreme measures to protect, lead to severe drop in productivity and experience**
  a. Where clickable links are removed altogether, posing great inconvenience and delay to T+ days processes. **Ping** makes 'clickable links available and safe again' for needed customer experience and efficiency especially for banking, ecommerce, logistics and high-transaction sectors

- **Hefty customer support costs for manual verification processes**
  a. Without a digital solution, manual verification process costs on average US$3-5 per support ticket vs **Ping's** base charge of US$0.005 per SMS verification + an automated, streamlined workflow

- **Confidentiality and security**
  a. **Ping** does <u>NOT</u> store the SMS content thus adhering to data and regulatory laws, while providing content cryptographic hashing for strongest security and tamper-proofness

- **Ping alerts and insights**
  a. Invalid verifications as a result of fraudulent SMSes can point to important insights such as the targeted profiles and phishing patterns for consequent prevention and traceability
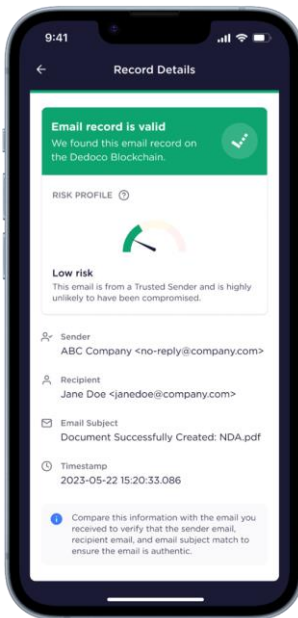
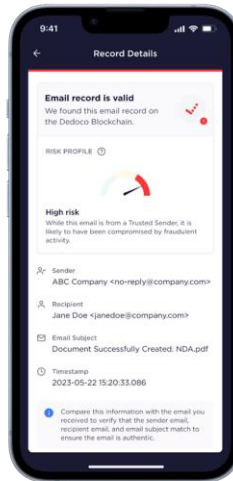**Ping** by Dedoco : "**Making** Messaging **Safe and Trusted Again**"

A LIVE Demonstration
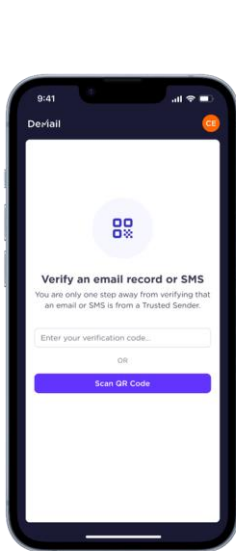
YouTube VideoLink for **SMS** Verification:
Ping SMS – YouTube

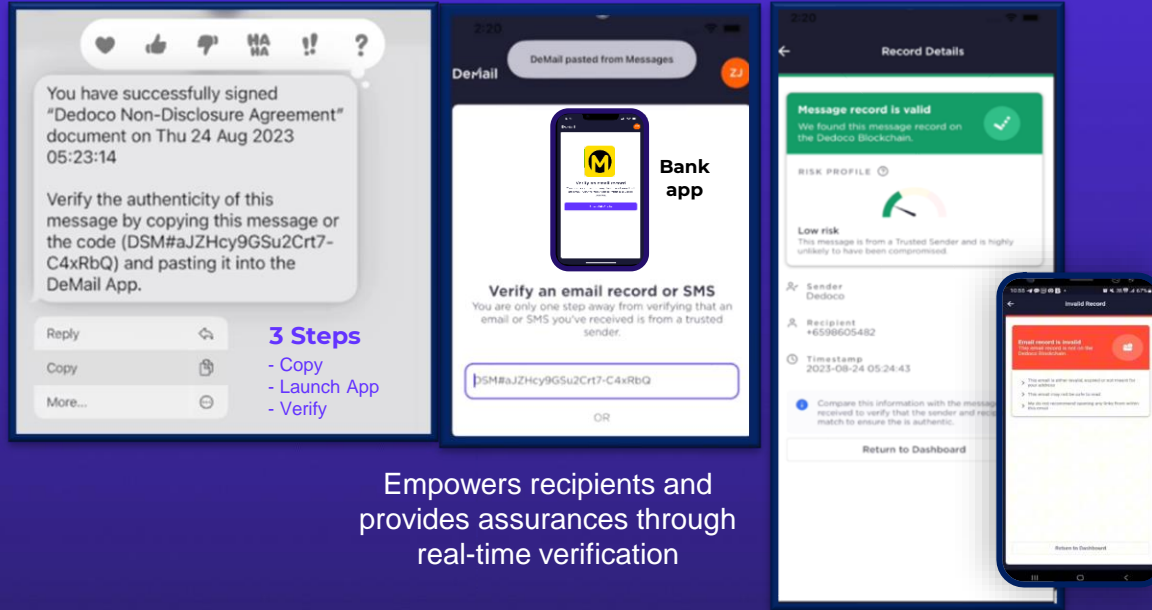YouTube VideoLink for **Email** Verification:
DeMail - YouTube

YouTube VideoLink for **Dashboard**
Ping Dashboard - YouTube

Ping (dedoco.com)

# Anti-scam verification tool to protect business communication from impersonation – SMS/ Whatsapp

You have successfully signed "Dedoco Non-Disclosure Agreement" document on Thu 24 Aug 2023 05:23:14

Verify the authenticity of this message by copying this message or the code (DSM#aJZHcy9GSu2Crt7-C4xRbQ) and pasting it into the DeMail App.

3 Steps
- Copy
- Launch App
- Verify

Empowers recipients and provides assurances through real-time verification

- Assured trust on SMS/ messages through verification

- Added trust with mobile in-app verification (integrate into existing mobile application)

- Facilitates user journey for VAS or marketing intents

Anti-scam verification tool to protect business communication from impersonation – emails on mobile
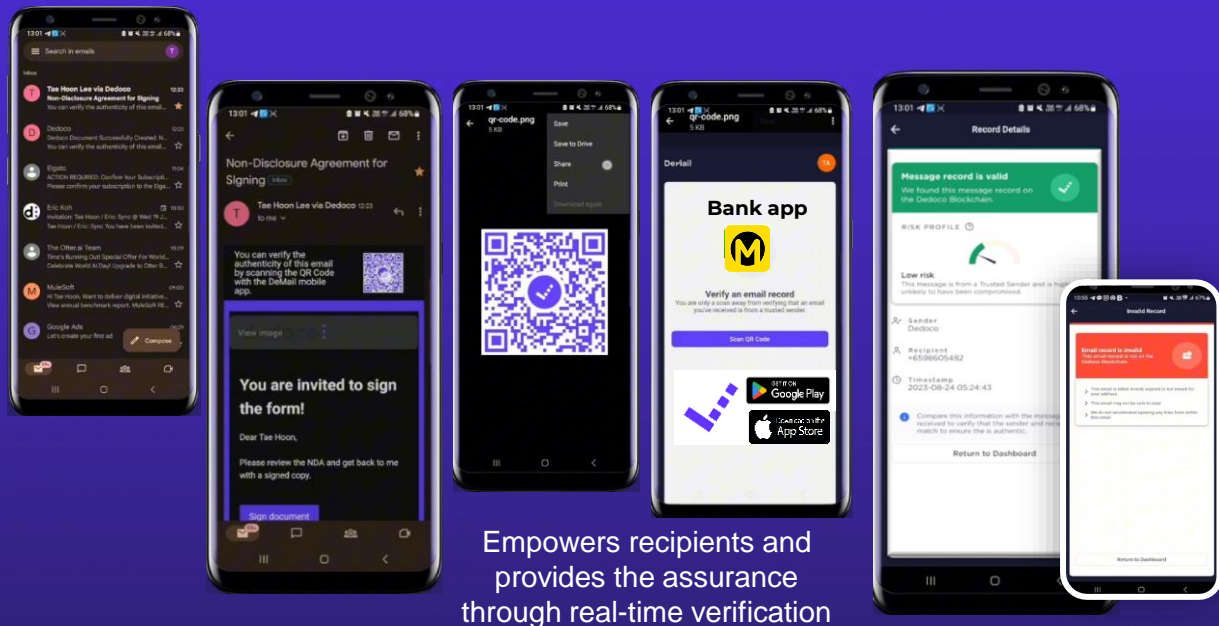
Empowers recipients and provides the assurance through real-time verification

81% of consumers would disengage from an online brand after experiencing an attack.

- Seamless verification on desktop email/outlook application

A comprehensive dashboard on potential scam activities, alert levels and average cost avoidance or lost due to potential scams from impersonations

Real-time data derived from actual usage and ML analysis of threats
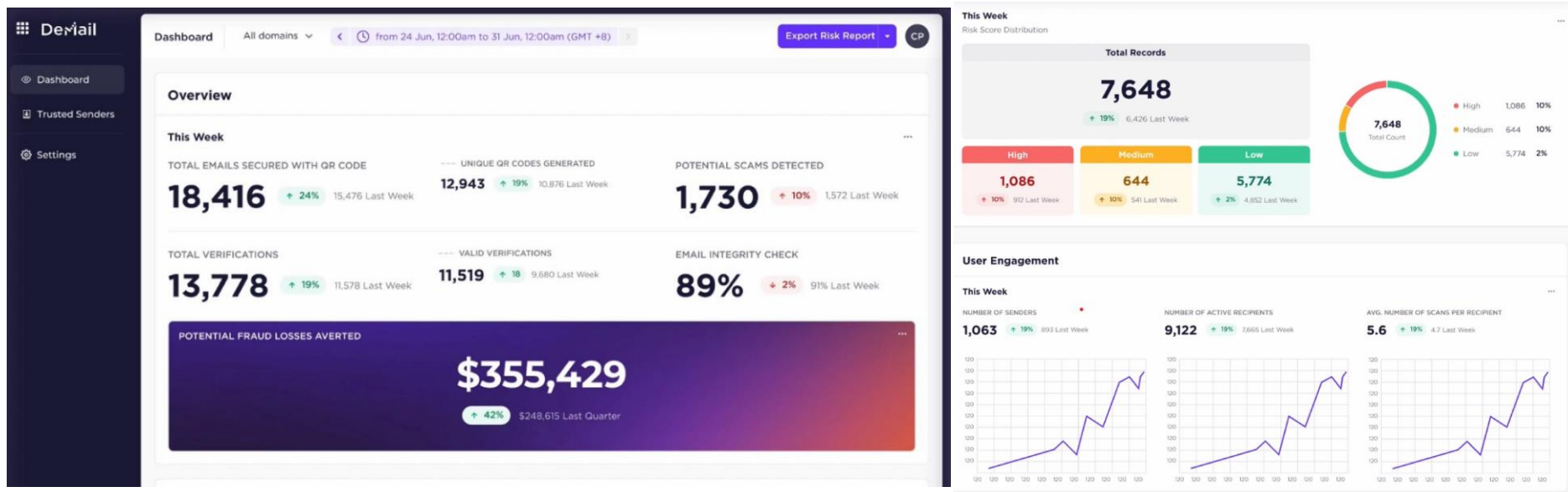
OmniChannel Verification Without Storing Content

Solution 1: Verification Code

- The Ping Omni Channel Service generates a verification code for Financial Institutions to append to Omni Channel messages upon request.
- Users will use the verification code to check if an Financial Institutions has a record of sending an Omni Channel message to the user at this particular time.
- Simple
- Check only transactional

Solution 2: Omni Channel Content Cryptographic Hashing

- Financial Institutions send Ping hashed Omni Channel content upon request.
- Users will copy or share the whole Omni Channel content with Financial Institutions for verification. The Ping Omni Channel service will perform verification through hash matching.
- The entire message content is verified

Deployment and Protection

Sender

WA API

Ping by Dedoco

Embedded verification codes
for system-generated
Whatsapp, SMS

✉ **Email**

Integration for system-generated
emails

Outlook add-in
for mail client generation

Recipients

Consumer

✓ ✓

Banking App

Internal

✓

Outlook-verify
Capability
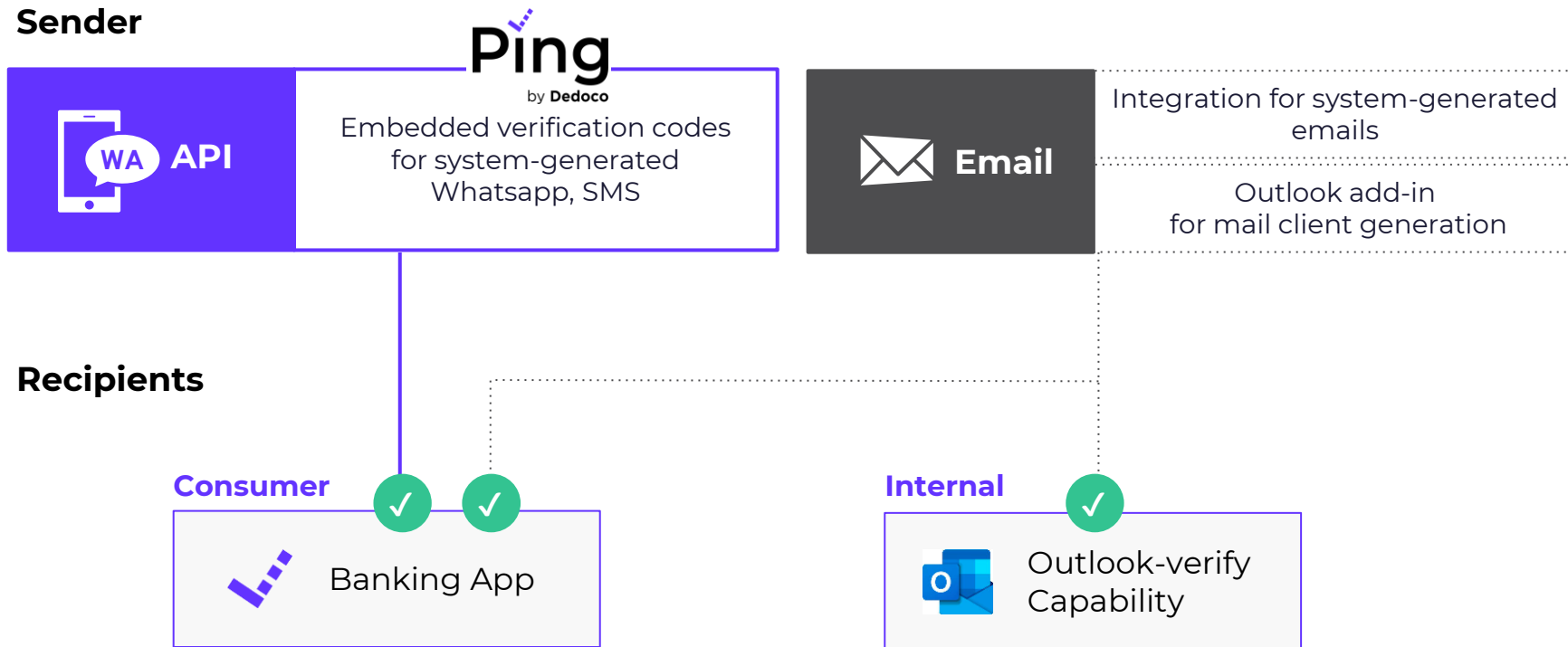
[Use Case] How we solve the problem for banks

Before Ping

Messaging communication, links are unsafe to click

Increase in customer support (USD$3 - USD$5 per case)

Drop in Productivity & ROI (T+ days when not using links)

After Ping

Proactive, self-serve verification for consumers

Low, scalable base cost

Safe Delivery of Links via verifiable Whatsapp, SMS, emails (i.e. omni-channel)

[Use Case] How we solve the problem for banks

Messaging communication (SMS) no links/ URLs. (multiple steps, 100% user dependent)

Proactive, self-serve verification for consumers (quicker response time, facilitated engagement)
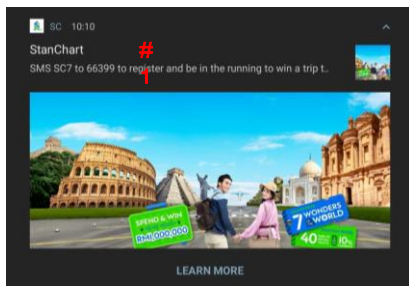
In-app notification #1(mobile app) or directly via SMS #2

Requested action: subscribe by replying to a shortcode (SMS) #3
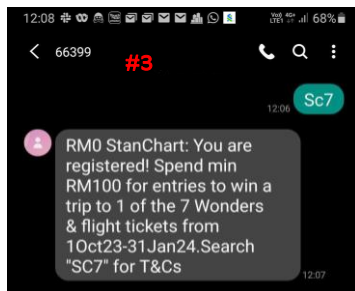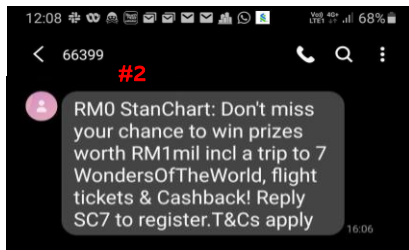
#4 search SC7 on web
#5 click on search results for more details
#6 follow the steps to enrol
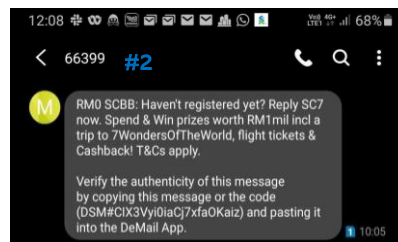
In-app verification #1(mobile app) using DSM from SMS #2

Customer & SMS is verified allowing further action in-app (mobile app) to facilitate additional subscription #2.a
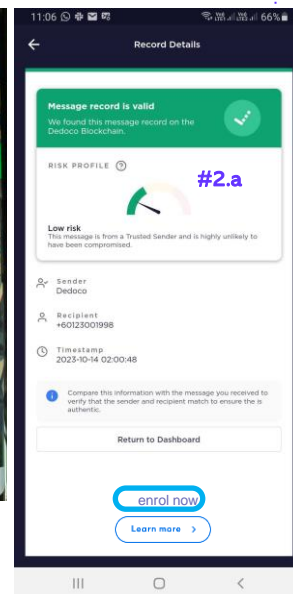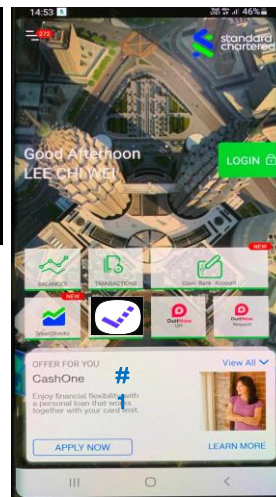
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