

a company<sup>TM</sup>  
like no other on  
the planet  
...  
with a staggering  
array & scope of  
innovations

Internet Promise Group<sup>®</sup>

...realizing the promise of a new world  
through innovation

**SENT VIA US CERTIFIED MAIL: RETURN RECEIPT REQUESTED**

October 12, 2016

Mr. Thomas Curry, Chairman  
Federal Financial Institutions  
Examination Council  
L. William Seidman Center  
3501 Fairfax Dr.  
Arlington, Virginia 22226

Mr. Thomas Curry, Comptroller  
Office of Comptroller  
of the Currency  
400 7<sup>th</sup> Street, SW  
Washington, D.C. 20219

Jamie Dimon  
Chairman & CEO  
JPMorgan Chase & Co.  
270 Park Ave.  
New York, NY 10017

**CC:** Select members of the U.S. Senate & Congress, U.S. Senate & Congressional Committees, U.S. Federal banking & financial industry regulators, U.S. banking industry, and U.S. national print media (**See Distribution List**).

**Subject: Eliminating persistent cyber security threats across the entire spectrum of the U.S. banking & financial services industry, including online transactions.**

Dear Mr. Curry & Mr. Dimon,

In the interest of time and action, given the critical importance of stopping and eliminating persistent and unrelenting cyber-security threats to the U.S. banking system, this letter is being copied to: select members and committees of the U.S. Senate & Congress, U.S. Federal banking & financial industry regulators, U.S. banking industry, and U.S. national print media.

As the Chairman of the FFIEC and Comptroller of the Currency, two of the most important U.S. Federal agencies tasked with regulatory oversight of the U.S. banking and financial services industry, the responsibility for security of the banking infrastructure from cyber attacks squarely falls under your leadership and responsibility.

Cyber Security Defense for the U.S. banking industry has proven particularly vulnerable, with a constant news stream of cyber-theft reports of millions of American's private banking and personal data now commonplace, and sadly, accepted as the banking industry "new normal".

Internet Promise Group Inc. (IPG), has developed four different system-based technology solutions that elegantly, efficiently, and permanently (yes permanently) solve these advanced and persistent cyber security threats to the U.S. banking industry.

Cyber Security "threat vectors," a term coined by the defense department, is used to characterize different ways to attack the integrity of interconnected computer systems. Recent threat vectors have become so numerous and evolved so quickly, they have placed the entire U.S. banking industry at risk, with no effective solution in sight.

Numerous recent news stories and public statements from high level executives at leading U.S. banks attest to the magnitude of the problem, and the ensuing risk posed to the well being and security of the nation's banking infrastructure.



IPG has four different specialized cyber security product lines that eliminate any and all threats to the banking infrastructure, including theft of consumer bankcard data and theft of online credentials from hackers — for banks, consumers & businesses/merchants — and further removes merchant's liability and costs for safe-guarding consumer bankcard data and the costs and logistical hassles of providing security-hardened POS terminal hardware.

**iCard™, Easy Access™, Card Secure™, & Secure World™** are four unique and complementary product lines, focused on eliminating the largest online security threats of our time: (a) credit card and bankcard data theft, and (b) theft of online bank ID data credentials. These four are briefly described here:

**1. iCard™**- A dynamic four-factor remote user authentication system for achieving secure systems across the nation's critical infrastructure, including banking system, and high value business systems.

**2. Easy Access™**- A true two-factor remote user authentication system for the masses without logistics and cost of using biometrics and physical security tokens or the need to remember or retrieve complex passwords; a solution engineered to fundamentally eliminate the multiple security risks inherent in any login.

**3. Card Secure™** an innovative new solution for solving the problem of bankcard data theft in the most effective and efficient manner possible. Card Secure eliminates the potential for bankcard data theft at the root of the problem, because no bankcard data is ever stored in the mobile device and no bankcard data is ever provided to merchants, or stored in merchant systems and used in their communication channels.

**4. Secure World™** has been innovated from the ground up, to successfully eliminate the specific challenges of stolen online identity and bankcard data theft. What if your credit card or bankcard data is lost or stolen and neither you, nor your bank is aware of the theft? Or worse still, your online banking personal ID data credentials, your most valued private data, has also been compromised? Secure World eliminates these specific types of threats.

IPG's product lines as described above would fundamentally eliminate cyber-security data theft of both banking & personal data for every major U.S. banking & financial institution, including industry leaders JPMorgan Chase, Wells Fargo, Bank of America and Citigroup.

The U.S. government is often considered to be dysfunctional, ideologically driven and operating in separate silos, with most government employees reluctant to make decisions outside or beyond their pay-grade. Nevertheless, we consider this issue and your collective involvement to be so important Mr. Curry that this letter cannot wait in the interests of time and action.

Additionally, we request Mr. Curry to follow-up with leaderships of major banks, and key members and committees of the U.S. Senate & Congress we've identified herein, to take the lead and help ensure this letter is taken seriously. We stand ready to assist you in that endeavor, by providing detailed briefings on IPG's cyber security product lines.

Truly,

*Tara Chand*

---

Tara Chand, Esq. BSEE (IITD), MSSE, CISSP  
IPG Founder, Chairman & CEO



## **Distribution List:**

### **U.S. House and Senate Members & Committees**

#### **U.S. House of Representatives 33rd Congressional District**

Congressman Ted Lieu  
1600 Rosecrans Ave., 4th Floor  
Manhattan Beach, CA 90266

Congressman Ted Lieu  
415 Cannon House Office Building  
Washington, D.C. 20515

#### **U.S. House Committee on Financial Services**

Congressman Jeb Hensarling, Chairman  
U.S. House of Representatives  
2129 Rayburn HOB  
Washington, DC 20515

Congresswoman Maxine Waters  
2221 Rayburn HOB  
Washington, DC 20515

#### **U.S. Homeland Security Committee**

Congressman Michael McCaul, Chairman  
U.S. House of Representatives  
Washington, DC

Congressman Bennie Thompson, Ranking Member  
2466 Rayburn HOB  
Washington, DC 20515

#### **U.S. Senate Committee on Banking, Housing, and Urban Affairs**

Senator Richard Shelby, Chairman  
534 Dirksen Senate Office Building  
Washington, DC 20510

Senator Sherrod Brown, Ranking Member  
713 Hart Senate Office Building  
Washington, DC 20510

### **U.S National Media**

#### **Los Angeles Times**

Davan Maharaj, Editor-in-Chief  
Los Angeles Times  
202 W. 1st St.  
Los Angeles, CA 90012

### **U.S. Federal Banking & Financial Industry Regulators**

#### **Federal Financial Institutions Examination Council**

Mr. Thomas Curry, Chairman  
L. William Seidman Center  
3501 Fairfax Dr.  
Arlington, Virginia 22226

#### **Office of the Comptroller of the Currency**

Mr. Thomas Curry, Comptroller  
Comptroller of the Currency  
400 7<sup>th</sup> Street, SW  
Washington, D.C. 20219

### **U.S. Banking Industry**

#### **JP Morgan Chase & Co.**

Jamie Dimon, Chairman & CEO  
JPMorgan Chase Headquarters  
270 Park Ave.  
New York, NY 10017

#### **Wells Fargo & Co.**

Timothy Sloan, CEO  
Wells Fargo Corporate Offices  
420 Montgomery St.  
San Francisco, CA 94104

#### **Bank of America Corp.**

Brian Moynihan, Chairman & CEO  
Bank of America Headquarters  
100 N. Tryon St.  
Charlotte, NC 28202

#### **Citigroup Inc.**

Michael O'Neill, Chairman  
Citigroup Headquarters  
388-390 Greenwich St.  
New York, NY 10013

**New York Times**

Dean Baquet, Executive Editor  
The New York Times  
620 Eighth Ave.  
Manhattan, NY 10018

**Washington Post**

Martin Baron, Editor  
The Washington Post  
1301 K Street NW  
Washington, D.C. 20071

**San Francisco Chronicle**

Audrey Cooper, Editor-in-Chief  
San Francisco Chronicle  
901 Mission St.

**Chicago Tribune**

Bruce Dold, Editor  
Chicago Tribune  
435 N. Michigan Ave.  
Chicago, IL 60611

**Boston Globe**

Brian McGrory, Editor  
Boston Globe  
135 Morrissey Blvd.  
Boston, MA 02125