

DIGIPASS[®] for Mobile 3.5

Time-based two-factor authentication with e-signature functionality to address the challenges of e-banking and m-banking.

E-banking and mobile banking applications face multiple challenges. They must be secure and user-friendly in order to gain widespread acceptance. VASCO[®] addresses these challenges with DIGIPASS for Mobile and DIGIPASS SDK. Mobile banking applications are highly susceptible to fraudulent security attacks which have become increasingly more sophisticated over the years.

SECURITY DIGIPASS

DIGIPASS for Mobile provides two-factor authentication (time and event based) & e-signature functionality to address the security risk of mobile and online applications.

The time-based one-time password (OTP) is a dynamic authentication code, and is the most effective defense against complex cyber attacks.

Our two-factor authentication and e-signature feature comply with the most recent regulatory requirements in many countries, including the FFIEC guidelines.

VASCO's leadership and proven expertise in authentication ensures the most sophisticated technology seamlessly provides time synchronization and Daylight Saving Time. Roaming users can effortlessly access their confidential data with the most advanced security available while traveling anywhere in the world.

DIGIPASS for Mobile can also be extended to additional m-banking applications; authentication and signature functions will adapt to new applications without any changes to your existing server architecture.

The device binding feature of DIGIPASS for Mobile allows the bank to ensure itself that the installation on the mobile phone is not duplicated on other phones. A mobile device is linked to a specific user through a PIN-code and device specific information.

ACCEPTANCE

Your end users will experience the freedom to conduct their banking securely from a mobile device while traveling throughout the world. DIGIPASS for Mobile provides strong two-factor authentication and signature functionality to Java-enabled, Android, NTT Docomo and Blackberry[®] handsets.

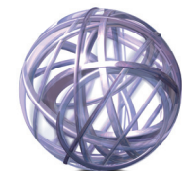
No additional hardware is necessary to deploy this advanced security to your end users. DIGIPASS for Mobile has been successfully deployed in large scale throughout the banking community, and can be deployed simultaneously with other

VASCO devices to meet customer specific requirements. Hundreds of handsets from various mobile phone manufacturers have been formally tested. DIGIPASS for Mobile has an embedded update engine that allows a better life cycle management.

FULLY CUSTOMIZABLE

- The Graphic User Interface (menus, messages, icon, names, logos, font color, etc.) is fully customizable based on your individual requirements prior to deployment
- Operating Modes (authentication and/or signature) are adjustable to best fit requirements
- Foreign and special character display supported with Unicode
- Links to activate & synchronize are customizable
Menus are extensible to host ATM locator, wap information, phone banking etc.





EASY INTEGRATION

VASCO includes a web sample to simplify the integration into the current server architecture. A typical test pilot can be up and running within one day and demonstrates how the software can be implemented. No external server or service is needed; a single VACMAN® Controller integration will handle every aspect of the DIGIPASS for Mobile processes.

Integrating DIGIPASS for Mobile will also enable your server architecture to fully operate with DIGIPASS for Web, without any additional development.

DIGIPASS for Mobile not only generates OTPs and signatures for web-based e-banking, but also provides m-banking functionality through any device with VASCO's strong authentication.

EASY DEPLOYMENT

Deployment has never been easier or more flexible with two unique provisioning options: off-line or on-line deployment.

Manual Mode:

The user will enter their 20-digit activation code and serial number onto their mobile phone. This mode does not require a server update and integrates effortlessly into an existing VACMAN Controller environment.

Automatic Mode:

DIGIPASS for Mobile automatically connects to the server to request activation when initially powered on. The end-user simply enters an activation password to complete the process. On-line mode ensures fast activation with minimal effort by the end user. This mode requires a minor update on an existing server for seamless integration.

Once activated, the end-user enters and confirms their PIN each time a one-time password is generated. VASCO VACMAN Controller performs all OTP and signature validation functions for the complete DIGIPASS product line, including DIGIPASS for Mobile.

TECHNICAL SPECIFICATIONS

Response Only	Time only, Event only or Time + Event-based DES/Triple DES Encryption Algorithm Response : 6 to 16 Decimal/Hexadecimal Check Digit 256 seconds Time Step
Host Confirmation Code	AES/Triple DES Length from 4 to 10 Decimal/Hexadecimal (1 to 10 in challenge response mode)
Challenge/Response	Time only, Event only or Time + Event-based AES/Triple DES Encryption Algorithm Challenge length from 4 to 15 Decimal Response length from 6 to 16 Decimal/ Hexadecimal Check Digit 256 seconds Time Step
MAC/signature	Time only, Event only or Time + Event-based AES/Triple DES Encryption Algorithm Length from 4 to 16 Decimal/Hexadecimal Up to 8 customizable data fields Data field length from 4 to 15 digits 256 seconds Time Step
PIN management	PIN length options: no PIN or 6 to 9 digits Max number of wrong entries from 1 to 9 On wrong PIN: Invalid password generation or reset PIN check options : Checksum/Hashcode/None PIN change option

Try our demo: <http://DIGIPASS4mobile.demo.vasco.com>

About VASCO

VASCO is a leading supplier of strong authentication and e-signature solutions and services specializing in Internet Security applications and transactions. VASCO has positioned itself as global software company for Internet Security and designs, develops, markets and supports patented DIGIPASS®, DIGIPASS PLUS®, VACMAN®, IDENTIKEY® and aXsGUARD® authentication products. VASCO's prime markets are the financial sector, enterprise security, e-commerce and e-government.

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