DIGIPASS for Mobile 3.0

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 (DP for Mobile) and DIGIPASS API. Mobile banking applications are highly susceptible to fraudulent security attacks which have become increasingly more sophisticated over the years.

SECURITY

DP 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 & 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.

DP 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.

ACCEPTANCE

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

No additional hardware is necessary to deploy this advanced security to your end users. DP 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 DP for Mobile processes.
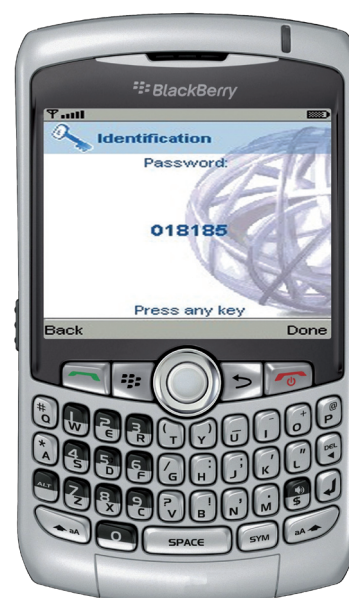
Integrating DP for Mobile will also enable your server architecture to fully operate with DIGIPASS for Web, without any additional development.

DP 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.

Off-line 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.

On-line Mode:

DP 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 DP for Mobile.

Try our demo: http://dp4mobile.demo.vasco.com

TECHNICAL SPECIFICATIONS

Response Only	Event-based or Time + Event-based DES/Triple DES Encryption Algorithm Response : 6 to 16 Decimal/Hexadecimal Check Digit 256 seconds Time Step
Host Confirmation Code	DES/Triple DES Length from 4 to 10 Decimal/Hexadecimal (1 to 10 in challenge response mode)
Challenge/ Response	Event-based or Time + Event-based DES/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	Event-based or Time + Event-based DES/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

About VASCO

VASCO designs, develops, markets and supports patented DIGIPASS®, DIGIPASS PLUS®, VACMAN®, IDENTIKEY® and aXs GUARD® authentication products for the financial world, remote access, e-business and e-commerce.

With tens of millions of products sold, VASCO has established itself as the world leader in Strong User Authentication for e-Banking and Enterprise Security for blue-chip corporations and governments worldwide.

www.vasco.com