

eBanking Security



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Company Overview

Gemalto for Banks

CONSULTING SERVICES

EMV MIGRATION

MOBILE NFC IMPLEMENTATIONS

CHIP TECH TRAINING

PROJECT MGMT & KNOWLEDGE TRANSFER

CARDS & PAYMENT SOLUTIONS

EMV

EMV WHITE LABEL

COUNTRY SPECIFIC

EMV MULTI-APP

CONTACTLESS (CARDS, STICKERS & MICRO-SD)

DISPLAY INTERFACE

CARD BODY & FINISHING OPTIONS

ARTWORK SOLUTIONS

CUSTOMIZED CARD DESIGNS

FAST TRACK SAMPLES

ARTWORK DEV TOOL

SMALL BATCH SOLUTIONS

ISSUANCE SOLUTIONS

PERSONALIZATION SERVICES

SECURE PACKAGING & FULFILLMENT

CENTRAL ISSUANCE

INSTANT ISSUANCE

DISTR. ISSUANCE

PIN BY SMS

INVENTORY MGMT

POST-ISSUANCE SOLUTIONS

CARD COMPANION SMART PHONE APP

CRM TOOLS

DIRECT MARKETING ON MOBILE

MOBILE FINANCIAL SERVICES

MOBILE PAYMENT

MOBILE NFC

MOBILE MONEY

MOBILE WALLET

MOBILE BANKING

MOBILE ID

CERTIFIED SMS

TRUSTED SERVICE MANAGEMENT

TSM FOR SERVICE PROVIDERS

E-BANKING SECURITY

AUTHENTICATION & TRANSACTION SIGNING

E-COMMERCE

3D-SECURE SOLUTIONS

CARD-PRESENT SOLUTIONS

CORPORATE ACCESS SECURITY

TRADERS' SINGLE SIGN-ON

CORPORATE NETWORK ACCESS

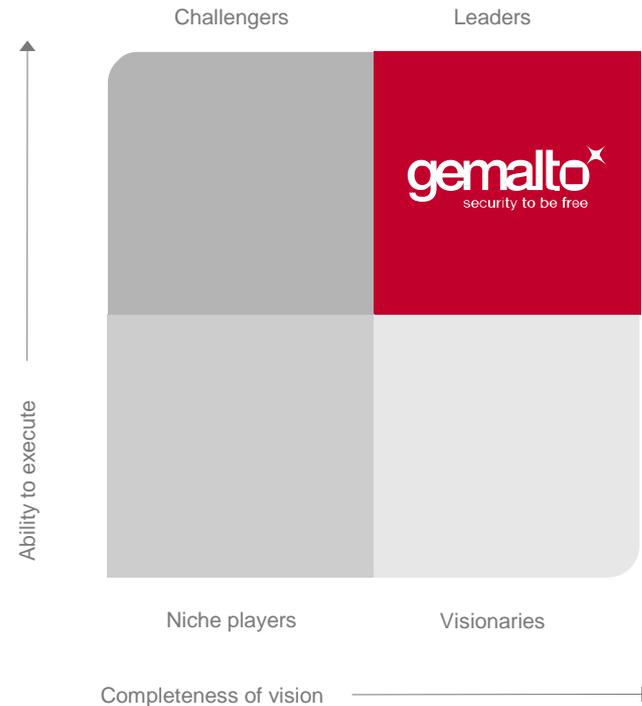


Recognized by Gartner as a global eBanking leader

“A wide range of authentication methods... used across the broadest range of use cases”

“Gemalto’s reference customers were very or extremely satisfied with customer support”

”The strongest position in the user authentication market”



Gartner

We are the trusted partner for financial services and retail institutions worldwide



Local References



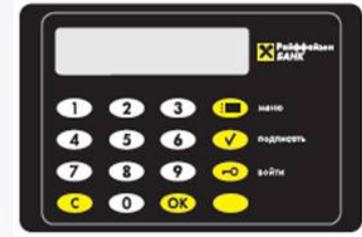
Возрождение Банк



Банк ВТБ



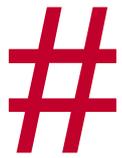
Московский Индустриальный Банк



Райффайзен Банк

Other Banks:

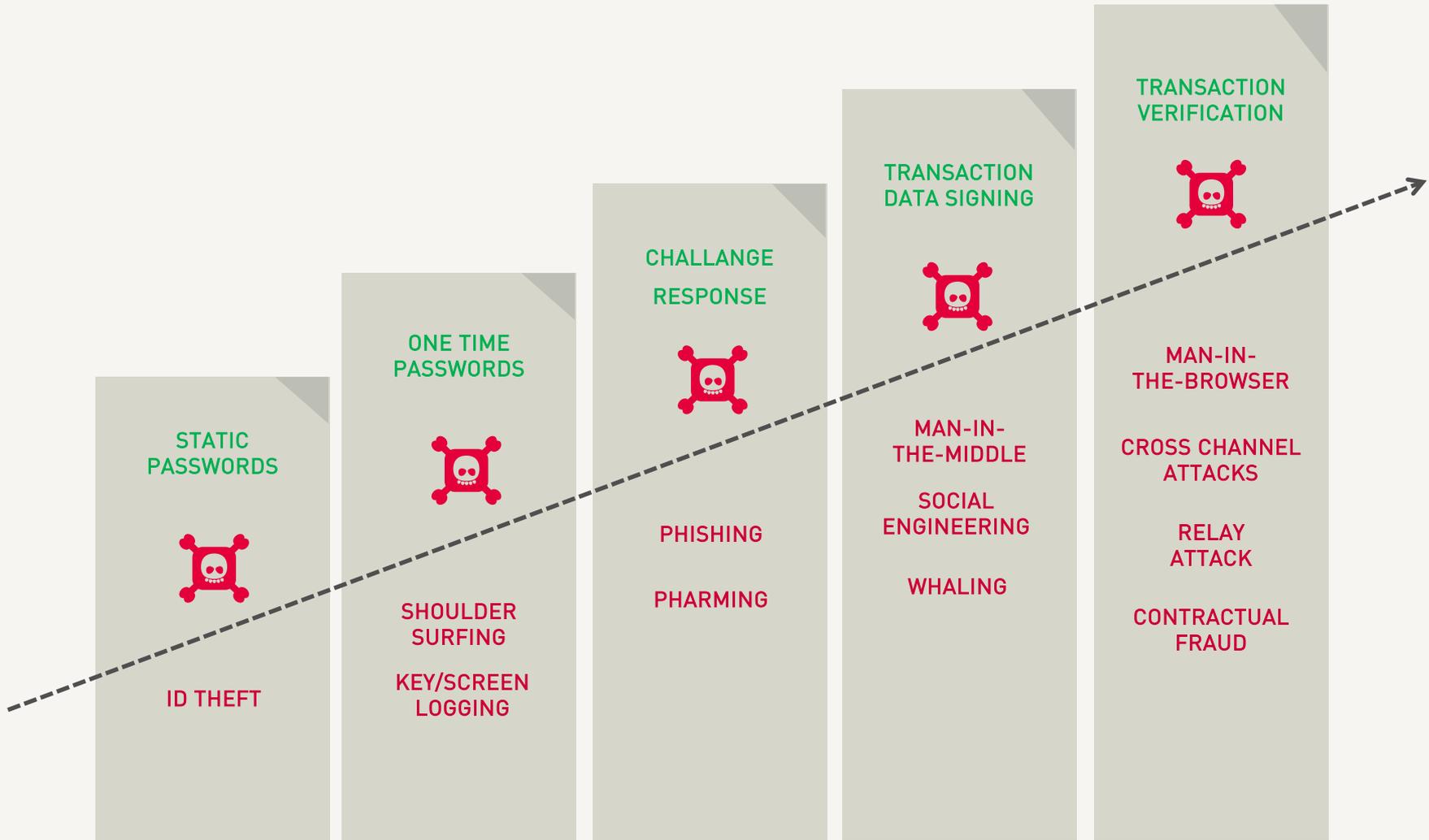
- LipetsCombank
- Bank Primorie
- Surgutneftegas Bank



Frauds & Mitigation

Fraud is constantly evolving

WANT MORE STATS?
Visit ebankingsecurity.net



Transaction Data Signing

SUCCESSFUL AGAINST MAN-IN-THE MIDDLE

Browser – www.ebank.com

Sign Foreign Transaction

Enter account: **327438-463393**

and amount: **\$1,900,000.00**

Response:

OK

Data 1 or OK:
327438463393

Data 2 or OK :
1900000

Data 3 or OK :
<OK>

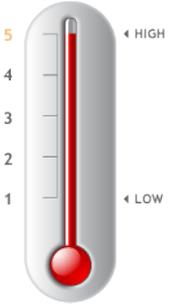
PIN:

Response:
194 629 376



Risk Dependent Contextual Signing

ASK THE RIGHT QUESTIONS AT THE RIGHT TIME



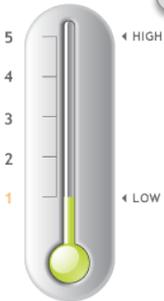
LOW RISK TRANSACTION

- Challenge: 986 523
- Enter PIN: ****
- Response: 567 890



HIGH RISK TRANSACTION

- Challenge: 635 265
- Currency: 1) EUR 2) USD 3) GBP...
- Amount: 5 000,00
- Enter PIN: ****
- Response: 723 905



Sign-What-You-See

THE NEXT GENERATION USER-AWARENESS INCREASING TECHNOLOGY



PC

Secure Signing Interface

Mr. Doe, your house mortgage contract.

Amount: \$125 000
Interest rate: 3.67%

PIN?

Mortgage contract signed.

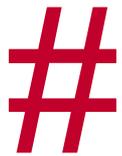
OK

OK

OK

Signing device





Authentication Solutions

ALL USE-CASES



E-BANKING



E-COMMERCE

ALL SEGMENTS



CORPORATE



RETAIL



PRIVATE

ALL CHANNELS



MOBILE



PC



TABLET



PHONE

ANY FORM FACTOR



TOKENS



READERS



USB



DISPLAY
CARD



MOBILE
TOKEN



SOFTWARE



OTHER
VENDOR

ANY TECHNOLOGY



PKI



OATH



CAP



PROPRIETARY

ANY BACK-END



EZIO
SERVER



OTHER
SERVER



EZIO
TOOLKIT

Key drivers for CAP solutions

- ✦ Use security already in place
 - ✦ Leverage the EMV card deployment
- ✦ Feel free to choose your supplier
 - ✦ Rely on a proven and widely deployed standard
- ✦ Long-term vision
 - ✦ Invest in scalable security
- ✦ Offer the right solution to the right customer segments
 - ✦ Choose from a variety of form factors
- ✦ Deploy a complete and consistent security solution
 - ✦ Apply security on all channels, including mobile and tablet



Key drivers for OATH solutions

- ✦ Feel free to choose your supplier
 - ✦ Rely on a proven and widely deployed standard
- ✦ Long-term vision
 - ✦ Invest in scalable security
- ✦ Offer the right solution to all customer segments
 - ✦ Count on a large choice of form factors
- ✦ Deploy a complete and consistent security solution
 - ✦ Apply security on all channels, including mobile and tablet



Key drivers for PKI solutions

- ✦ Long-term vision
 - ✦ Global users relying on regularly maintained public standards
- ✦ Move to a paperless relationship
 - ✦ Covers all authentication, privacy and confidentiality aspects
 - ✦ Allows to sign all data regardless of size and format
- ✦ Maximize confidence in a dematerialized relationship
 - ✦ Provide legal non-repudiation framework to your applications.
 - ✦ Over 30 years field proven resistance to attacks
- ✦ Interoperate with all channels
 - ✦ Compatible flows and mechanisms between eBanking, eCommerce and eGovernment infrastructures



Ezio Shield Pro

Connectable Reader



- ✦ High end-user acceptance
 - ✦ For frequent signing users
 - ✦ The 'real' Chip&PIN experience
 - ✦ Can be used in connected and/or unconnected mode
- ✦ Innovative
 - ✦ Scalable security
 - ✦ Transaction verification (SWYS)
 - ✦ Extendable usage: PKI support
- ✦ Brand vector
 - ✦ Fully customizable to reflect the bank's image
- ✦ Easy deployment
 - ✦ Easy installation thanks to Enex
 - ✦ Experience from worldwide fulfillments

Ezio PC PIN-Pad

Peace-of-mind use for desktop PKI users & frequent signatories



- ✦ Increased user confidence
 - ✦ Keep your PIN safe from infected PCs and key logging malwares
 - ✦ Prevent fraudulent signatures without your explicit consent
- ✦ High end-user acceptance
 - ✦ Reduced dimensions and enlarged display for friendly use
 - ✦ Clear messaging for PIN operation guidance
- ✦ Innovative
 - ✦ Class 4 reader compliant with Secure PIN entry standards
 - ✦ Fits multi-channel use for eBanking and eGovernment



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