

# Smart Authentication Server

Secure access for online sensitive services



The growing number of high revenue services on the Internet is leading to a huge increase of online fraud. Security regulations are put in place to counter these threats and financial institutions are constantly improving security of their online services in order to protect their customers. For sensitive services like e-banking and e-shopping, strong authentication is the cornerstone of these new security measures.

The variety of authentication means now available allows financial institutions and mobile operators to propose better adapted tools to their customers, taking account of the security level required for their transactions. However, without a comprehensive approach, managing a full range of authentication means might become complex.

Compatible with a full range of devices and mobile solutions Oberthur Technologies' Smart Authentication Server enables financial institutions and mobile operators to reinforce and adapt their online security strategy.

## Key benefits

- Single server to secure all sensitive services
- Wide range of authentication means supported and flexibility to connect new devices or applications
- Management of multiple authentication means per end-user
- Adaptation of the level of authentication for each transaction, based on risk assessment
- Comprehensive interface for customer care, reporting and administration

## Functionalities

### Authentication capabilities

- Adaptive authentication depending on customer segmentation and transaction types, balancing between security and usability:
  - OTP (time-based or event-based)
  - Challenge/Response
  - Signature
- Support of multiple open and proprietary authentication methods: OATH, EMV-CAP/DPA, Vasco DigiPass

### End-to-end device life cycle management

- Provisioning
- Lock/Unlock
- End of life ...

### Reporting and statistics

- Web administration portal offering statistics, audit logs and fully customisable reports

## Software architecture

- Scalability and high availability thanks to a flexible and reliable software architecture
- Highly secured key management through an HSM\*  
*\*Hardware Security Module*

## Operating modes

- **Hosted**, in Oberthur Technologies' premises, with all the advantages of a managed service:
  - Quick time-to-market
  - Reduced fixed costs
  - Certification process fully handled (PCI-DSS)
- **In house**, in the financial institution or mobile operator's IT infrastructure, benefiting of Oberthur Technologies' deployment expertise

## A turnkey solution

In order to minimise the resources and to optimise the total cost of ownership for the rollout of a complete strong authentication solution, Oberthur Technologies offers a 'one-stop shop'.

- A full range of compatible devices and mobile solutions:
  - **Smart Tokens:** 1-button and 12-button
  - **Smart Card Readers:** EMV-CAP/DPA
  - **Smart Display Cards:** 1-button and 12-button
  - **Smart Mobile Solutions:** SIM Token, Mobile Application, Secure microSD and SMS solutions
- Standard integration with Oberthur Technologies' **Smart Access Control Server** to secure e-shopping services



Oberthur Technologies respects the environment. The number of printed brochures produced by the company has been significantly reduced to save paper. Printed documents are produced on FSC-certified paper using aqueous inks to reduce environmental impact. Datasheets are available in electronic format only.



Oberthur Technologies is certified ISO 9001:2008