



# Oberthur Technologies Smart Authentication



# Smart Authentication

## An Internet driven-world

The convenience of Internet is driving a cultural evolution in which e-shopping and e-banking are more and more becoming part of everyday life.

- 20 years ago we went to the bank and paid the invoice...  
**...today we do it online**
- 5 years ago we went to the tax authorities and handed in the tax declaration...  
**...today we do it online**
- 3 years ago we traveled to the 'speciality store'...  
**...today we do it online**
- Today we go to the bank and sign a loan agreement...  
**...tomorrow we will do it online**

## Why Smart Authentication?

Online fraud is escalating with the rise of Internet usage. Fraudsters are now employing sophisticated methods to target user transactions through advanced real-time attacks such as man-in-the-middle, man-in-the-browser, social engineering and whaling.

Though financial losses due to cybercrime are a worrying reality, they should not stay a fatality. To face the new security challenges and to comply with national legislations for security measures, banks and financial institutions need to deploy secure authentication mechanisms. In fact, login security and accountability for transactions made online is a priority for every bank and financial institutions.

## Oberthur Technologies' Smart Authentication suite to counter-attack online fraud

Expert in security solutions for a changing world, Oberthur Technologies has helped secure financial services for more than 20 years. We now provide a complete range of secure authentication solutions.

## e-banking

Enabling secure access to online banking services.



## e-shopping

Enabling secure payment on merchant websites.



# Oberthur Technologies has a unique experience to provide Smart Authentication Services.

A major actor in the payment market	<ul style="list-style-type: none"><li>• A leading supplier of MasterCard and Visa</li><li>• More than 5,000 banks and financial institutions</li><li>• Expert in security (EAL4+, MasterCard, Visa)</li></ul>
An international SIM card vendor	<ul style="list-style-type: none"><li>• Technology trusted by more than 250 mobile operators</li><li>• One of two industry leaders worldwide</li><li>• Latest technologies already available</li></ul>
A leader in integrated & secured personalization	<ul style="list-style-type: none"><li>• A trusted player for hosting sensitive information</li><li>• More than 20 years' experience in personalization</li><li>• Unique global tool for all kinds of personalization of all smart card products personalized both in factory or through TelepathIC</li></ul>
An application developer expert	<ul style="list-style-type: none"><li>• Expertise in Amex, JCB, qVSDC, Paypass, Calypso and MIFARE</li><li>• Expertise in Midlet or SCWS for MMI purposes</li><li>• Expertise in STK for flexible management of multi-NFC handsets</li><li>• Expertise to provide application certifications</li></ul>
An innovation-oriented partner	<ul style="list-style-type: none"><li>• First in the industry to sell a 128kb card, a 1Mb card and first USB dongle incorporating a smartcard (AngellC™)</li><li>• WebSTIC, a USB solution for secure authentication, meets the need to find the appropriate balance between security, cost and convenience</li></ul>
Partner offerings with global & local support capabilities	<ul style="list-style-type: none"><li>• 6,000 employees worldwide</li><li>• Over 30 service centers covering 5 continents</li><li>• More than 600 million smart cards personalized per year</li></ul>
A managed services expert	<ul style="list-style-type: none"><li>• Services operated from Oberthur Technologies' datacenters</li><li>• High availability service and 24/7 support and maintenance</li><li>• Secured and certified environment</li></ul>



[www.oberthur.com](http://www.oberthur.com)



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. **Electronic documentation can be downloaded in PDF format from [www.oberthur.com](http://www.oberthur.com)**