

## Todos helps Taiwanese bank future-proof its eBanking authentication

**Hwatai Commercial Bank deploys the Todos eCode system to increase trust and security for customers and gain great flexibility and opportunities for future development.**

GOTHENBURG, SWEDEN AND TAIPEI, TAIWAN—OCTOBER 6, 2009—Hwatai Commercial Bank has selected Todos to supply authentication servers and devices for its online banking customers.

Hwatai Bank has a history and reputation dating back 66 years and it has 30 branches across Taiwan.

This decision demonstrates Todos's global reach. The company beat several other leading providers to win this contract and supplies eight of the top 30 Taiwanese banks. Todos is also the only company to offer a Government-certified smart card reader with Chinese character output in Taiwan.



Hwatai initially plans to deploy the Todos C200. This light-weight smart card reader is easy for bank customers to use and provides extra protection against fraud compared with static passwords or one-time password tokens. It comes with Todos's unique technologies Dynamic Signatures and Secure Domain Separation, increasing both security and user-friendliness to unrivalled levels.

A key factor in the bank's decision was the flexibility and future-proof design of the Todos eCode system. The Todos Versatile Authentication Server is really very versatile. It allows banks to issue multiple devices to individual customers. For example the same user can have a compact travel device and a more secure smart card reader for the office. Banks can also give different types of users different devices. For example business customers might need more enhanced devices than consumers. Lastly, it makes it easy for the bank to upgrade users to more enhanced devices if required in the future.

Many of Todos's authentication devices feature user-friendly 'login' and 'pay' buttons with secure domain separation between different uses. This means that Hwatai can deploy the devices to login to eBanking systems today and, in future, offer its customers eCommerce functionality. This is a significant opportunity for the bank since their sister company, PX Mart, is the largest chain of supermarkets in Taiwan.

"We're very happy to add Hwatai Commercial Bank to our roster of bank customers in Taiwan," says Kelly Lin, Sales Director Asia at Todos AB. "Now that they are deploying the Todos eCode system they can offer people greater trust and security and pave the way for exciting future opportunities."

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**Todos AB** helps banks and other businesses create trusted, secure relationships with their customers online. Founded in 1987, Todos designs, develops, delivers and supports security solutions for eBanking and eCommerce strong authentication. We have delivered over 20m products to 100+ financial institutions in more than 30 countries. When trust matters, trust Todos.

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