

Patented Todos technology promises a new era in Smart Card security

Banks can offer customers new services and greater security thanks to a unique Todos technology. It creates secure, trustworthy communications directly between the banks and smart cards.

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Todos has developed a patented technology called Autograf which allows banks to set up a secure session with a smart card via the internet, a user's PC and a Todos connectible smart card reader, such as the C400.

Think of Autograf as a secure virtual private network between the bank and the smart card reader, immune to computer viruses, eavesdropping and hackers.

Internet crime keeps growing and traditional protection, such as SSL links on web browsers, look increasingly vulnerable because of computer viruses, spoofing and man-in-the-middle attacks. This new technology bypasses these risks and provides a trustworthy, secure communications channel.



The system ensures secure data entry. Hackers cannot modify or steal information that the user enters. This makes the technology an ideal way to protect sensitive customer data (such as PIN numbers) or transaction information (such as bank account details).

Banks would like to be able to do more with card readers and Todos's new technology makes it possible. For example, they could let customers change their PIN code. Banks would also like to be able to do card management online. They could, for instance, download a loyalty application or new business functionality directly to the smart card.

In addition, Autograf enhances existing Todos transaction authentication functionality such as Dynamic Signatures (which varies the level of authentication according to the value of the transaction and the level of risk) and Sign-What-You-See 2.0 (which lets users verify transaction details, such as price, before approving them). The technology is currently being tested and will be available on Todos connectible smart card readers.

"Attacks on SSL have made banks worried," says Peter Gullberg, VP for Product Strategy at Todos. "Our patented technology takes trust to a whole new level and allows banks to set up secure links directly to the smart card reader itself, bypassing existing threats and risks completely. We hope it will cut down internet crime and allow banks to do much more with their smart cards."

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 transaction 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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