

DIGIPASS 550

Counter Man-in-the-Middle attacks with e-Signatures: What You See is What You Sign

The DIGIPASS 550 is a strong authentication device with a built-in electronic signature functionality to help secure online transactions. It is the perfect tool for financial institutions to combat Man-in-the-Middle attacks (MITMA).

WORKING PRINCIPLE

The main security problem presented by the Man-in-the-Middle attacks lies in ensuring the authenticity of transactions in addition to the authenticity of the users who initiate them. DIGIPASS® 550 provides user authentication at logon with a One-Time Password (OTP) and offers electronic signature validation for high-risk transactions – all in one device. The DIGIPASS 550 also supports a decimal key on its keypad that allows the input of decimal numbers.

WHAT IS AN E-SIGNATURE?

The DIGIPASS 550 e-Signature functionality will use different transaction data such as account number and amount, to generate a unique "signature" code for a particular transaction. Other examples of transaction data that can be used are the currency code, country code, number of shares, ticker symbol or any other information the customer wishes to validate. This method, in combination with user authentication with OTPs, makes MITM attacks ineffective.

WHAT YOU SEE IS WHAT YOU SIGN

The DIGIPASS 550 offers a very simple and intuitive way of electronically signing transactions. The user will actually see and understand what he/she is signing through the use of interactive screen prompts that guide them through the entire process. All that is left for the end user to do is to type the transaction data into the DIGIPASS screen to generate an electronic signature.

ERGONOMIC DESIGN

- Keypad with decimal key to allow the input of decimal numbers
- Standard numeric keypad with the option to replace it by an alphanumeric one
- Contemporary PIN-protected device with an integrated hardcover
- Tough, shock-resistant materials
- Ergonomic keypad and bitmap display support special characters and custom messages

CUSTOMIZATION POSSIBILITIES

- Can be customized to fit the specific needs of the bank
- Individually programmable security parameters such as the PIN length, number of PIN trials, type of cryptographic algorithm and lengths of challenge and response
- Supports up to four different languages
- Display messages and logos can be customized





USER-FRIENDLINESS

- Extended help function can be used to store the helpdesk phone number or other related information
- The inside of the hardcover can be used to for operating instructions or any other information the bank wishes to communicate to their end users
- Possibility to use default account number and internal counter
- Optimum balance of user-friendliness and cost-efficiency

SELF-SERVICE CAPABILITIES

- PIN-protected device with a PIN locking function
- Local device unlocking can be done by the user via PUK or remotely via challenge/response by the helpdesk personnel
- User-changeable PIN - usage and length can be individually selected

PHYSICAL PARAMETERS

- Size: 83 x 55 x 6.5 mm without cover
- Weight: 33 g
- Integrated hard cover to protect display and keypad
- Tactile keypad technology with 17 silicon rubber keys
- Large display of 9 by 60 dots to allow for logos and language specific characters
- Internal real time clock
- Expected battery life of five years

About VASCO

VASCO is a leading supplier of strong authentication and e-signature solutions and services specializing in Internet Security applications and transactions. VASCO has positioned itself as global software company for Internet Security serving customers in more than 100 countries, including several international financial institutions. VASCO's prime markets are the financial sector, enterprise security, e-commerce and e-government.

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