

# DIGIPASS 736

**An optical interface with 'what you see is what you sign' capability and adaptive signing, all-in-one device**

**DIGIPASS 736 offers an optical interface to enhance user convenience, 'what you see is what you sign' capability and adaptive signing. It is the ideal solution for banks wishing to deploy a strong authentication solution using e-signatures that want to enhance user-convenience by reducing data entry by the end-user.**

Online transactions are scrutinized by hackers wanting to turn the e-transaction to their benefit. Fraud schemes are becoming more and more sophisticated, such as man-in-the-middle and man-in-the-browser attacks. Banks are therefore increasingly adopting defense mechanisms using electronic transaction signing.

VASCO Data Security is a leading provider of strong authentication solutions, helping financial institutions and other organizations worldwide to effectively combat online fraud. The VASCO solutions help financial institutions and organizations to ensure the authenticity of transactions while authenticating the users who initiate them.

DIGIPASS 736 is an authentication device with an optical interface and 'what you see is what you sign' (WYSIWYS) capability offering flexible adaptive transaction signing. The solution is ideally suited for banks looking to use e-signatures to secure online transactions without compromising on user-friendliness.

DIGIPASS 736 operates based on scenarios which have been pre-defined by the bank. Up to 8 different scenarios can be defined, allowing banks to use DIGIPASS 736 for different applications such as money transfer, stock trading, insurance, corporate banking, ...

## OPTICAL INTERFACE

DIGIPASS 736 enhances user-convenience by reducing the level of user interaction when signing high-risk Internet transactions. The optical interface is a feature that automatically downloads data from the PC display into the DIGIPASS 736. The optical interface does not require any software or driver to be installed on the end user's PC. The data transfer is done through a flashing pattern in the user's web browser and the photo-transistors of the DIGIPASS 736 and is completed within a few seconds. DIGIPASS 736 optical data transfer is compatible with virtually any screen type, size and resolution.

## HOW DOES IT WORK ?

When the user enters transaction data on the e-banking website, the bank will decide which transactions will require an e-signature based on the risk involved (e.g. high value transactions or transactions to an unknown account will require a higher security level). A progress bar will appear on the display of the device. The end-user then holds the device against the computer screen and the optical interface will transfer the data to DIGIPASS 736 through the flashing patters. Users will be able to read the transaction data on the display of DIGIPASS 736 before validating them. When pressing the 'OK' button, DIGIPASS 736 will generate a response. This response is then entered into the e-banking application to sign the transaction.

## ADAPTIVE SIGNING

DIGIPASS 736 automatically adapts its behaviour based on the transaction data fields presented by the bank. Depending on the risk involved in the transaction the bank can decide real-time for each individual transaction which data fields require signing by the device. Based on the risk parameters defined by the bank,





the bank will sent a different set of data fields to be signed by the end-user.

### WHAT YOU SEE IS WHAT YOU SIGN

DIGIPASS 736 has a large 2-line dot matrix display, enabling 'what you see is what you sign'. WYSIWYS functionality displays transaction data onto the DIGIPASS screen for confirmation prior to transaction signing. This prevents man-in-the-middle types of fraud, where transaction data have been altered. The device also has a magnifier function allowing to display the one-time password (OTP) or e-signature in a larger size using two lines of the display instead of one.

### TECHNICAL SPECIFICATIONS

Display	80 x 16 dot matrix display
Optical Interface	5 photo transistors, 20 fps, 45° tilt angle
Size	84 mm (L), 60 mm (B), 14.8 mm at its broades point (H)
Weight	48 gr
Keypad	Tactile keypad with silicon rubber key printed with an epoxy layer. Resistant to over 100,000 rubbings. 10 numeric keys, 5 function keys
Battery Lifetime	Expected battery lifetime of 5 years
Customization	Bank's logo can be printed on the reader. Front and back color of the casing as well as the keypad can also be customized.

### CERTIFICATION AND COMPLIANCE

Storage temperature	-10 °C to 50 °C90 % non-condensing	IEC 60068-2-78 (Damp heat) IEC 60068-2-1 (Cold)
Operating temperature	0 °C to 50 °C90% non-condensing	IEC 60068-2-78 (Damp heat) IEC 60068-2-1 (Cold)
Vibration	10 to 75 z; 10 m/s2	IEC 60068-2-6
Drop	1 meter	IEC 60068-2-31
Emission		E 55022
Immunity	4 kV contact discharges 8 kV air discharges 3 V/m from 80 to 1000 Mz	E 61000-4-2 E 61000-4-3
Compliance to European directives	2004/108/EC (EMC directives) 2002/95/EC (RoHS directive) 2002/96/EC (WEEE directive)	

## About VASCO

VASCO designs, develops, markets and supports patented DIGIPASS®, DIGIPASS PLUS®, VACMAN®, IDENTIKEY® and aXs GUARD® authentication products for the financial world, remote access, e-business and e-commerce.

With tens of millions of products sold, VASCO has established itself as the world leader in Strong User Authentication for e-Banking and Enterprise Security for blue-chip corporations and governments worldwide.

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