Todos eCode Central System

Todos eCode is a portable and secure authentication solution for e-Banking, e-Commerce, Online Shopping with 3-D Secure and Mobile Banking.

The Todos eCode Central System supports a variety of different Two-Factor Authentication solutions based on One Time Passwords (OTP), Challenge/Response and Electronic Signatures. The system is completely configurable and allows you to combine different authentication schemes with different devices for authentication. This means that by using the Todos eCode Central system you can simultaneously use different types of end-user devices and OTP standards.

By deploying the Todos eCode Central system you may differentiate customers and/or customer needs. Furthermore you can allow one customer to use several devices, i.e. multiple credit/debit cards and let the customer access his services depending on what card is used or even have the same access via different cards. The system can also be configured to service several issuers with separate configurations a.k.a Multi-issuer service.

Advantages

- Solves authentication and secure transactions
- Handles several millions of user transactions
- Easy to use, easy to administrate
- Easy to integrate with existing systems
- Client API for Call Centre/Web Server/ Voice Response
- Stable, battle proven solution
- Safe, uses the SSL protocol to protect transaction data
- Redundant, highly scalable, easy to expand when needed. Just add a server
- High performance
- One Central System supports multiple OTP devices of different types
- The end user may run several tokens, smart card and/or mobile phones in parallel

Functionality

- Verify One Time Passwords (OTP)
- Verify Electronic Signatures
- Dynamic signatures
- Secure domain separation
- Multi issuer service
- Verify Passwords
- Double Authentication
- Printed One Time Passwords
- SMS sent One Time Passwords
- Time limited OTP and challenge/response
- Personalisation data generation for smart cards and token devices
- Customer and device database
- Customer Support Application
- Key management
- Audit logs
- Statistics
- Supports Radius for VPN/LAN

Configuration

- Windows, Linux or AIX server, IBM main frame
- Oracle, DB2, MSSQL
- SafeNet HSM (Hardware Secure Module)

Authentication methods

- Todos eCode, Todos eCode EMV, Todos eCode Mobile
- Mastercard SecureCode CAP
- VISA 3-D Secure
- German Sm@rt TAN
- Taiwanese FISC II OTP
- One Time Passwords and Electronic Signatures

Standards

- EMV '96, EMV 2000, EMV 2004
- MasterCard SecureCode, 3-D Secure CAP, CAP 2007
- Taiwanese FISC II OTP
- ISO 13491 (Secure Cryptographic devices)
- FIPS 140-1 level3 (Security requirements of cryptographic modules)
- ISO 8732 (Key generation)
- ANSI X9.32 (Data Encryption Standard)
- ISO 11568 (Key management)
- ISO 9797 (Message Authentication Codes)

Certifications

- High level risk assessment by TNO

For further information about the Todos eCode authentication system, please contact our sales team at sales@todos.se.
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