

## CASE STUDY

### ABN AMRO - the next generation authentication and signing solution



#### Summary

- ABN AMRO, one of the world's leading banks, implements a brand new user-friendly and secure authentication and signing solution
- Cutting-edge Todos technology designed from scratch
- Future-proof technology with true Sign-What-You-See (SWYS) functionality
- Full-scale rollout of up to 2.5 Million readers

#### Key Challenges

- Meet ABN AMRO customer demands in terms of security, usability, smart cards and quality
- Find a solution that meets the challenges of eBanking today and tomorrow

#### Objectives

- Creating a new benchmark in authentication solutions together with ABN AMRO
- Develop a cooperation with the client
- Increase end-user awareness, by adding context and consent to transaction authentication
- Design a device with a true ABN AMRO look and feel to the right price

#### Solution

- The e.identifier2, one of the most secure end-user devices available, developed in close cooperation with the client
- True SWYS technology, adding context and security
- Invaluable knowledge in designing new technology, and thus growing with the customer



“Todos has provided a state-of-the-art solution that already has proven to be very flexible and is highly valued by our customers”

Klaas Hollander, Head of CCC & Branches Channel Development, ABN AMRO



- Headquarter in Amsterdam, Netherlands
- The result of the 90-91 merger of AMRO Bank and ABN, with history dating back to 1824
- ABN AMRO was acquired by a consortium consisting of RBS, Banco Santander and Fortis in October 2007
- In October 2008, the Dutch state bought ABN AMRO and Fortis Netherlands

When leading international bank ABN AMRO decided to upgrade its authentication solution the choice of supplier fell on Todos, beating all competitors to the punch. It is time to find out why.

#### BACKGROUND

## Looking for a future-proof solution

ABN AMRO, with roots dating back to 1824, is a leading player on the international banking market. In 2003 the bank decided to upgrade its *e.dentifier* terminal and prepare for the future. A thorough evaluation process was initiated with one goal in mind; find the best, most innovative, user-friendly and future-proof end-user device available on the market - and make it ABN AMRO's own brand statement.

#### BUSINESS DRIVERS

## Adding Context for the Next 10 Years

The process, driven by the objective to fairly and carefully investigate and evaluate all available alternatives on the market, set down the selection criteria for what ABN AMRO was looking for;

- A secure end-user device that implements “Sign-What-You-See” (SWYS) functionality for both unconnected and connected use, thus adding context to increase end-user awareness (Act-of-will).
- A device that will be used as the security device over the next 5-10 years, and must offer long-term support for the ABN AMRO card products today and tomorrow.
- A supplier with cutting edge technology and know-how, being able to turn customers business and product requirements into a solution that meets customer demands in the areas of security, smart cards and quality.
- A device that has a clear ABN AMRO look and feel
- Reasonable pricing

With the rules laid out, the hunt was on to find the supplier of the next generation *e.dentifier* - a user-friendly, context adding, brand building device built to last.



#### RESULTS

## Rollout of up to 2.5 Million Readers

ABN AMRO's research and evaluation all pointed in one direction - Todos was the natural choice of supplier with cutting-edge technology, customizable device design and flexible, long term solutions. Being the company that could best understand and see to all of the bank's perspectives and criteria, a final contract was signed in late 2005 comprising the development of the *e.dentifier2* and instigating a rollout leading to a total potential of 2.5 Million readers being deployed. With Todos' device in place, ABN AMRO's clients enjoy a secure, intuitive and durable solution for their every eBanking and eCommerce need.

## THE SOLUTION

# Next Generation Remote Authentication

Winning the prestigious ABN AMRO account in 2005 kicked-off a very rewarding R&D process in which Todos' engineers and design team in close cooperation with the client developed a brand new generation of authentication solutions, featuring true "Sign-What-You-See" (SWYS) functionality.

### FOCUS ON SECURITY

Todos' *e.dentifier2* provided a new technological benchmark in secure eBanking end-user devices. For the first time ever a card reader featured all of the following specifications:

- Both connected and unconnected operation
- Large, 4 lines by 17 characters, display
- Fully numerical keyboard
- EMV compliant Smartcard reader
- Implements Mastercard CAP

- Implements customer specific banking functions with enhanced security.
- Delivered with a USB-cable.

This next generation authentication solution, based on EMV card standards with a large LCD, keyboard and USB port, enables "Sign-What-You-See" mode making it one of the most secure end-user authentication devices available today.

In retrospect it is plain to see that Todos' engineers and design team - together with ABN AMRO - developed an astonishing product.



>> *e.dentifier2* features true "Sign-What-You-See" technology, one of the most secure end-user authentication methods available.



### CUSTOM DESIGN

## Reflecting the Brand

ABN AMRO's *e.dentifier2* was designed from scratch with the predecessor as form template. The bank wanted a very specific form, designed to fit a palm perfectly.

The set criteria called for a large display and USB port to be fitted as well as vast branding areas for the ABN AMRO logotype and product title. The card slot was desired to be both easily accessible as well as clearly marked, and the devices was decided to have rounded edges with a sturdy flat back to signal both usability as well as security and posture.

**"...the *e.dentifier2* has a modern, unique and eye-catching design, signalling trustworthiness, confidence and user-friendliness - as requested early on by ABN AMRO."**

Ove Wedsjö,  
CEO Todos

### About Todos

Todos is a Swedish company with global presence, dedicated to providing strong authentication for eBanking and eCommerce.

Todos has world-leading competence in designing and delivering user-friendly, secure, robust and cost-efficient remote authentication to everyone, everywhere.

## Meet Todos

Todos 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 remote authentication.

Todos provides end-to-end security solutions, offering everything from design to delivery and logistics. Todos's eCode system includes a broad range of authentication devices and mobile solutions backed up by its unique Versatile Authentication Server.

Todos benefits from long-term financial stability because it is majority-owned by The Sixth Swedish National Pension Fund. Similarly, the company is committed to long-term relationships with its investors, clients and employees.

Today, Todos is represented at seven locations throughout Europe and Asia, with partners and clients all over the world. Todos has delivered 20m products to 100+ financial institutions in more than 30 countries. When trust matters, trust Todos.

