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## Secure, convenient and easy - eCommerce the Todos way

**Todos sets a new benchmark for user-friendly eCommerce security with Dynamic Signatures for mobile phones, tokens and smart card readers.**

GOTHENBURG, SWEDEN — AUGUST 4 2009 — eBanking is becoming much more secure as banks introduce authentication devices that go way beyond static and one-time passwords. Indeed, Todos makes a complete range of these devices and mobile solutions.

However, credit card companies have not started using this type of strong authentication for eCommerce until recently, as trust and confidence have become more necessary than ever before. Card-not-present fraud is doubling every eight months<sup>1</sup>. A recent report<sup>2</sup> in the UK found that one in three internet users were too scared to shop online.



Well, here's some good news for security experts and users alike: a user-friendly, highly secure way to make eCommerce as secure as eBanking. It's a fact not a theory. Hundreds of thousands of consumers are already using it.

It relies on new technology from Todos, called *Dynamic Signatures for eCommerce*, which allows banks to use the same authentication devices (e.g. smart card readers, tokens or mobile phone applications) that they already use for eBanking to authorise eCommerce payments. It also lets them adjust the level of authentication to match the level of risk and the value of the transaction.

Todos *Dynamic Signatures for eCommerce* works smoothly with 3-D Secure systems such as Verified by Visa and MasterCard SecureCode. This makes it very easy for merchants and banks to deploy. Customers appreciate the fact that they can use the same card and device for banking and shopping and most find it easier to remember a PIN number than a lengthy static password.

"Customers like Dynamic Signatures and so do banks. Within six months of deploying the technology, banks saw fewer complaints, fewer chargebacks, fewer disputes and a dramatic reduction in fraud," says Ulf Dahlberg, Sales Director at Todos, adding, "I am happy to say that eCommerce now is as safe as eBanking."

### Information for editors

1. APACS, "APACS announces latest fraud figures," September 2008
2. UK Government's Office of Fair Trading: <http://www.of.gov.uk/news/press/2009/52-09>

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**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 remote authentication. We have delivered 20m products to 100+ financial institutions in more than 30 countries. When trust matters, trust Todos. For more information visit: [www.todos.se](http://www.todos.se).

### For further information please contact:

Per Skygebjerg, EVP  
+46 31 775 88 00  
[info@todos.se](mailto:info@todos.se)  
[www.todos.se](http://www.todos.se)