



Dynamic Signatures

Todos Dynamic Signatures (or “DS”) is a unique technology solving the most explicit authentication threats of today and tomorrow, including lack of **end-user awareness** and **usability**. By addressing these areas, DS can effectively stop all kinds of fraud including complex attacks such as **Man-in-the-Middle (MitM)** or **Man-in-the-Browser (MitB)**.

DS is based upon the notion that 99.4% of bank transactions are of a **low risk** character; i.e. repeated transactions to previously known accounts, ordinary bill payments or inexpensive eCommerce. DS does not complicate low risk transactions but rather enables banks to include various transaction related data in **high risk** transactions, and thus heighten end-user awareness, add **context** and establish **consent** only when really needed.

In addition, various dialog flows can at any time be spawned in the end-users’ device with a flick of a switch at the bank domain, in order to force the end-users to enter corresponding data into the transaction. This concept provides a tool for the bank to heighten the awareness of the end-user in situations chosen by the bank and gives the bank leverage in disputes where the end-users **act-of-will** cannot be questioned.

The **versatility** of Dynamic Signatures, and the fact that it can run on already issued CAP/EMV cards, makes it the pinnacle of **convenient security** and the best way to **enhance ordinary CAP standards**. The DS concept is recommended by leading research institutes and experts as the best way to obtain a truly **future-proof** authentication solution.



Overview

- Dynamic Signatures allows banks to set the appropriate security level in each and every transaction. In low risk transactions, ordinary Challenge/Response (left) is a good level whereas high risk transactions call for a higher level of end-user involvement (right). The levels are defined in preset templates stored in the bank’s back-end and are dynamically changeable at any time.

For further information about the Todos, the eCode system and our solutions, please contact us at info@todos.se.

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