



Todos bySMS

Todos bySMS is a solution for remote authentication, suitable for Internet banking and Internet shopping. The system consists of a Todos eCode Central System and a SMS gateway plugin.

The basic version of Todos bySMS offers the same functionality as an OTP Token. The extended version allows you to use a signature of transaction data displayed in the SMS.

Key functions with Todos bySMS:

- The OTPs are generated centrally, and are transferred to the user's mobile phone via a SMS gateway.
- To protect from shoulder surfing, the OTP is only valid during a specified time limit. The solution can be combined with a static password, to achieve two-factor authentication.

Extra key functions with extended Todos bySMS:

- Secures the transaction by signing the sensitive data with a user unique key.
- Mitigates Man-in-the-Middle attacks by using two separate channels for transaction data.

Flow of events for extended Todos bySMS:

- The user requests a transaction on his Internet bank.
- The Todos eCode Central system sends an SMS to the user with the transaction data and a signature of the same data.
- The user views the transaction details in the SMS and enters the signature at the Internet bank to confirm the transaction.

The Todos eCode concept supports multiple authentication solutions, where Todos bySMS is one of these solutions. By supporting multiple solutions, it is possible to differentiate customer groups, where this SMS based solution is a cost-efficient authentication method. With the Todos eCode authentication system, you have one system for all types of authentication.

Key benefits with the Todos bySMS:

- Low cost and simple to deploy.
- Easy to understand and use.
- Portability: you always have your mobile with you.
- Easy to distribute, most bank users have a mobile phone.
- Built upon existing infrastructure.
- Future compatible – you can start off with Todos bySMS and continue with a smart card solution using the same Todos eCode host system.

Using Todos bySMS

- Enter your User ID and Static Password.
- An SMS with the OTP is sent to your mobile phone.
- Enter OTP to login at your Internet bank.
- Choose a transaction you want to perform.
- An SMS with the signed transaction data is sent to your mobile phone.
- Check the transaction data and enter the Signature to confirm the transaction.

