



Todos eCode



Todos' eCode concept is the segmentable, scalable and secure back-end authentication solution for eBanking, eCommerce and mBanking.

Todos eCode 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 you can simultaneously use different types of end-user devices and OTP standards.

By deploying Todos eCode 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 | Functionality | Configuration | Standards |
|---|--|--|--|
| <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Windows, Linux or AIX server, IBM main frame Oracle, DB2, MSSQL SafeNet HSM (Hardware Secure Module) <p>Authentication methods</p> <ul style="list-style-type: none"> Todos eCode, Todos eCode EMV, Todos eCode Mobile MasterCard SecureCode CAP PLA VISA 3-D Secure German Sm@rt TAN Taiwanese FISC II OTP One-Time Passwords and Electronic Signatures | <ul style="list-style-type: none"> 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) <p>Certifications</p> <ul style="list-style-type: none"> MasterCard CAP 2007 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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