

SEB deploys DIGIPASS 260 and DIGIPASS 920 to give its customers safe access to BankID and additional online applications

As a leading Swedish bank, SEB wanted to deploy a solution that would protect its customers in a secure way. VASCO and SEB have been working together for years now and have built a longstanding relationship. When SEB decided to increase its security level, they turned to VASCO for a solution that would be user-friendly and at the same time offer a high level of security. They decided to implement VASCO's DIGIPASS 920, a USB connected card reader.



SEB is a leading Nordic financial services group. As a relationship bank, SEB in Sweden and the Baltic countries offers financial advice and a wide range of financial services. The international nature of SEB's business is reflected in its presence in twenty countries worldwide.

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The services vary from online banking, e-trade to tax declaration and are provided by government, municipality, banks and companies. The customer's identification is guaranteed by the bank issuing the BankID. BankID is only provided by the participating banks of the BankID scheme.

PROTECTION AGAINST UPCOMING THREATS

SEB offers a BankID PKI Certificate on the VISA card of its users allowing them to access the BankID, online banking, tax declaration and several additional online applications that require a high level of security.



SEB has been using VASCO's strong authentication solutions for several years now. The bank already uses VASCO's DIGIPASS 260 to assure secure access to its online banking application.

To provide its customers with a more comprehensive solution, the bank deployed DIGIPASS 920 with signing functionality. This device offers strong authentication, electronic and digital signing in one device.

Using this solution, clients can safely access online banking and several other online applications from different online portals such as for example the tax declaration application. Furthermore, DIGIPASS 920 gives access to BankID, a leading digital identity in Sweden.

BANKID: A LEADING IDENTITY IN SWEDEN

BankID has been developed by a number of large banks for use by members of the public, authorities and companies. In Sweden, BankID has over 2.5 million active users and is used for identification purposes as well as for signing.

DIGIPASS 920 is a USB Connected card reader, with What You See Is What You Sign (WYSIWYS) and reader signature capability and smart card PIN protection. Thanks to WYSIWYS (What you see is what you sign), data that need to be signed are displayed on the DIGIPASS 920 screen. This feature offers an extra security layer since the data are not shown on the computer screen but on the DIGIPASS screen. Also, thanks to the PIN pad, PIN-entry on the reader is used rather than on the PC keyboard. As online attacks are becoming more sophisticated, SEB wanted to be prepared by deploying a solution that offers all these features to be able to provide its clients with the highest available protection.

SEB is using DIGIPASS 920 for both retail and corporate clients as DIGIPASS 920 is also suited to protect high-value transactions. The protection of high-value transactions is amongst others guaranteed by the reader signature capability, which secures the transaction both on the end-user and the bank side.



"We chose to deploy DIGIPASS 920 so we can verify if a transaction through electronic signature is approved and signed by a customer with a genuine card reader. DIGIPASS 920 offers security guarantees on both sides of the transaction. Our clients can trust the data



Niklas van Ingelandt

they digitally sign since they are displayed in the secure environment of a trusted reader. We as the bank that issued the card reader, can check if a genuine reader has been used during the transaction”, says Niklas van Ingelandt, Head of Identification Solutions at SEB.

PLAIN AND SIMPLE INTEGRATION

“By deploying this solution, SEB offers its clients a very user-friendly and convenient device. Since the VISA card is personalized, and DIGIPASS 920 is not, one family will only need one DIGIPASS to be able to access its online accounts. Looking to the future, SEB wants to be prepared for upcoming threats and wanted to make sure that its customers get used to using this kind of device”, says Niklas van Ingelandt.

DIGIPASS 920 is ideally suited for SEB because the bank requires high security for its corporate banking clients. Its PKI based digital signature capability also makes it ideal for corporate environments and e-government applications, like BankID. Thanks to its extreme user-friendliness, DIGIPASS 920 is also suited for its retail clients as the use of the device is highly intuitive.

Objective

To provide SEB with a security solution that allows its clients to securely access BankID and additional applications.

Challenge

SEB wanted to implement a user-friendly, person independent solution that would be easily adopted. The solution had to offer a high security level and should be able to withstand upcoming security threats.

Solution

SEB was already familiar with VASCO’s authentication technology as they already implemented DIGIPASS 260. By deploying DIGIPASS 920, the bank adds an extra security layer to its online banking applications and provides its clients with a solution that makes it possible to enter BankID in a secure way.

About SEB



SEB is a leading Nordic financial services group. As a relationship bank, SEB in Sweden and the Baltic countries offers financial advice and a wide range of financial services. The international nature of SEB’s business is reflected in its presence in 20 countries worldwide. The Group has about 20,000 employees. Read more about SEB at www.sebgroup.com.

About VASCO

VASCO is a leading supplier of strong authentication and e-signature solutions and services specializing in Internet Security applications and transactions. VASCO has positioned itself as a global software company for Internet Security and designs, develops, markets and supports patented DIGIPASS®, DIGIPASS PLUS®, VACMAN®, IDENTIKEY® and aXsGUARD® authentication products. VASCO’s prime markets are the financial sector, enterprise security, e-commerce and e-government.

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