

HIGHLIGHTS

Digipass 831 is a popular and user-friendly card reader suited for large deployments, combining smart card reader functions, such as one-time passwords and e-signatures, with EMV-CAP compliance.

DIGIPASS 831

OneSpan's most popular smart card reader now also available with replaceable batteries and an improved user-interface

Online transactions are scrutinized by hackers who want to turn the e-transaction to their benefit. Fraud schemes are becoming more and more sophisticated, such as man-in-the-middle and man-in-the-browser attacks. Banks are increasingly adopting defense mechanisms against fraud schemes, e.g. by using electronic signatures to secure online transactions.

OneSpan is a leading provider of security and e-signature solutions helping financial institutions and other organizations worldwide to effectively combat online fraud. The OneSpan solutions help organizations to ensure the authenticity of transactions while authenticating the users who initiate them.

Digipass 831 is now also available with replaceable batteries, combining Class 1 standalone smart card reader functions, such as one-time passwords and electronic signatures with EMV-CAP compliance (Europay - Mastercard - Visa Chip Authentication Program). Digipass 831 can help banks to transition their retail channels to strong authentication in a cost-effective way by leveraging the bank's existing investments in an EMV infrastructure.

How does it work?

Cardholders simply insert their standard EMV chip card into the intuitive Digipass 831 card insert, and enter their PIN (something they know, something they have). Each time a user enters his PIN, a one-time password (OTP) is generated and displayed. The user logs-on to the bank's application using his OTP to authenticate himself. This dynamic password cannot be used more than once and can only be verified by the issuing bank. The verification of the OTP or e-signature confirms the cardholder's identity and grants access to the network from any terminal, on any platform.

User-friendly

The use of Digipass 831 is self-explanatory; its new design further enhances user-friendliness. Electronic banking channels also have become extremely popular with elderly people. Digipass 831 allows the use of larger character sets to be displayed on the screen to improve readability. If required by the end-user, OTP and e-signature codes can be magnified and displayed using the full size of the screen.

Easy to deploy and integrate

Digipass 831 is a platform-independent card reader which can easily be rolled out to a vast amount of end-users. Each reader is identical; as a result it does not require personalization prior to customer delivery. Therefore, production and distribution can be managed in a very cost-effective way.

Digipass 831 initializes itself and becomes unique and personalized at the moment the end-user inserts his smart card and enters his PIN. When the card is removed from the Digipass 831, all secrets are permanently erased.



Digipass 831 can also easily be integrated into a 3D-Secure architecture, allowing the cardholder to use it for online payment by entering key transaction data before authorizing payment. Again, using Digipass 831 for online payment purposes does not require a connection to a terminal or PC, nor does it require the installation of client software or drivers.

Ecological footprint

Digipass 831 now comes in a version with two removable batteries. The batteries can easily be replaced by the end-user. Digipass 831 with replaceable batteries helps banks comply with new ecological policies and regulations.

Low cost of ownership

Digipass 831 combines the intrinsic security of a smart card reader with the flexibility of an authenticator. Since Digipass

831 requires no extra personalization by the network owner it can easily be rolled out in an efficient way to a large end-user customer base. Furthermore, thanks to its user-friendliness the cost of helpdesk support is significantly reduced, resulting in a lower management cost of the security infrastructure.

Customization

Digipass 831 can be customized, reflecting the bank's corporate logo and colors to enhance brand recognition for the end-user. Digipass 831 is fully interoperable with all members of the Digipass family and works seamlessly with OneSpan Authentication Server Framework and Authentication Server.

FEATURES:	
OneSpan Class 1 reader	Standalone PIN pad reader
Display	High contrast 80 x 16 dot matrix oversize LCD. Magnifying feature.
Size	Compact size of 98 x 61 x 12 mm
Weight	49 g
Keypad	Tactile keypad with silicon rubber key printed with an epoxy layer. Resistant to over 100,000 rubbings. 10 numeric keys, 6 function keys.
Power	Replaceable/removable batteries (dual 2032 battery cell)
Standards	<ul style="list-style-type: none"> • Mastercard CAP (2004, 2007) • VISA dynamic passcode authentication v1.1 • Advanced Authentication for chip (CAP E, PLA) • CAP User interface specification- UK implementation (APACS) • Banksys Unconnected reader specification (BKS M.010 version 1.3)
Logo	Bank's logo can be printed on the reader. Color of the casing can also be customized.

COMPLIANCE		
Short storage temperature	-10 °C to 50 °C; 90% RH non-condensing	IEC 60068-2-78 (Damp heat) IEC 60068-2-1 (Cold)
Operating temperature	0 °C to 45 °C; 85% RH non-condensing	IEC 60068-2-78 (Damp heat) IEC 60068-2-1 (Cold)
Vibration	10 to 75 Hz; 10 m/s ²	IEC 60068-2-6
Drop	1 meter	IEC 60068-2-31
Emission		EN 55022
Immunity	<ul style="list-style-type: none"> • 4 kV contact discharges • 8 kV air discharges • 3 V/m from 80 to 1000 MHz 	EN 61000-4-2 EN 61000-4-3
Compliance to European directives (CE marking)		2004/108/EC (EMC directives) 2002/95/EC (RoHS directive) 2002/96/EC (WEEE directive)



OneSpan enables financial institutions and other organizations to succeed by making bold advances in their digital transformation. We do this by establishing trust in people's identities, the devices they use, and the transactions that shape their lives. We believe that this is the foundation of enhanced business enablement and growth. More than 10,000 customers, including over half of the top 100 global banks, rely on OneSpan solutions to protect their most important relationships and business processes. From digital onboarding to fraud mitigation to workflow management, OneSpan's unified, open platform reduces costs, accelerates customer acquisition, and increases customer satisfaction.

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