

HIGHLIGHTS

Digipass 920 offers high level security to banks to protect high value transactions. Its 'What You See is What You Sign' feature and reader signature ensures security is guaranteed at both ends of the transaction.

DIGIPASS 920

Secure connected card reader with signing and PKI capabilities

Increased identity and data theft, man-in-the-middle attacks, unauthorized access to confidential data demonstrate the growing need for secure solutions. OneSpan has a solid reputation in helping financial institutions in securing transactions online through two-factor authentication. With Digipass 920, OneSpan offers a solution for environments requiring high level security.

Digipass 920 is perfectly suited for environments with high security requirements such as corporate banking environments. It offers PKI/digital signatures capability and offers a solution for high value transactions in corporate environments, Internet banking, e-commerce and e-government environments.

Digipass 920 is OneSpan's USB connected card reader. It has a sophisticated user interface with a keypad with 14 keys and a full dot matrix display. Digipass 920 operates as a PIN pad reader offering secure PIN entry and "What You See Is What You Sign" (WYSIWYS) functionality. Digipass 920 can also generate its own signature next to the card-based signature. This way banks are able to verify whether the digital signature was made by a genuine reader, rather than a misused transparent reader. Hence, Digipass 920 offers even a higher level of security and verification mechanisms to the bank especially when dealing with high value transactions.

See it before you sign it

Digipass 920 has a full dot matrix display allowing extended data field validation on the Digipass screen. The large screen sets a new standard for e-signature offering high transaction security thanks to the "what you see is what you sign" (WYSIWYS) capability. With WYSIWYS, the user will validate the key data on his Digipass 920 display before he signs the transaction.

Reader signature

The bank which issues Digipass 920 to its customers can verify that a transaction is approved and signed by his customer with a genuine card reader. When that same transaction is signed by an unauthorized reader it would have been rejected. As a result Digipass 920 offers additional security guarantees on both sides of the transaction. The end-user can trust the data he digitally signed since they were displayed in the secure environment of a trusted reader.

The bank who issued the card reader can check that his genuine "WYSIWYS" reader has been used during the transaction. This verification can also be undertaken by any third party linked to the bank who issues the reader without compromising the reader security or having to share any secure key stored into the reader.

Protecting smart card PIN

Today, still a large number of applications continue to use smart cards that are inadequately protected with static PINs. Online applications are exposed to Trojans



or key-loggers intercepting a static PIN/password entry on the PC keyboard for smart card-based online transactions fraud. From a security point of view, PIN entry on a keyboard offers inadequate security for a PC connected to the Internet. Digipass 920 provides the secure environment: the PIN is directly onto the reader and not on the computer keyboard. As a result the PIN can never be intercepted via the PC. Similarly, smart card PIN codes can securely be altered on the Digipass 920 keypad.

Easy deployment, installation and use

Digipass 920 uses a standard driver compliant with all popular operating systems such as Windows, Linux and MacOS. Leveraging the available CCID driver, Digipass 920 does not require the installation of a separate driver on most of the popular PC platforms. The reader is not personalized and as a result can randomly be distributed to customers without compromising their security and benefitting deployment to large customer bases.

Firmware update

Digipass 920 firmware and applications can be updated by the bank which issues the card reader at any time even when Digipass 920 has already been issued to the end-user, making use of proven and standard cryptographic mechanisms.

SPECIFICATIONS	
User interface	102 * 46 full dot matrix display Up to 6 lines, 120 characters
Smart Card interface	8 contacts - Iso location Frequency up to 4 Mhz Supports ISO 7816 Class A and B smart cards (5V, 3V) 200,000 smart card insertions Embossed smart card supported
Size	97 * 61,7 * 11 mm
Weight	91 g
Keypad	Tactile keypad with silicon rubber key printed with an epoxy layer. Resistant to over 100,000 rubbings. 10 numeric keys and 4 function keys

SPECIFICATIONS	
Power supply	USB connection
Cable	1,5 m long USB cable with type A connector
Operating systems	Windows 7, Vista, XP, Windows server 2003 and 2008, Linux, Mac OS 10.5 and above
Standards	Iso 7816 USB 2.0 Full speed PC/SC 2.01 CCID EMV level 1 Belgian eID card Connected EMV CAP
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)
Tampering	Tamper evident	ISO 13491-1
Vibration	10 to 75 Hz; 10 m/s ²	IEC 60068-2-6
Drop	1 meter	IEC 60068-2-31
Emission		EN 55022
Immunity	4 kV contact discharges; 8 kV air discharges; 3 V/m from 80 to 1000 MHz	EN 61000-4-2 and EN 61000-4-3
Safety and environmental 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.

CONTACT US

For more information:
info@OneSpan.com
www.OneSpan.com



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