cnlab

E-Banking-Authentisierung

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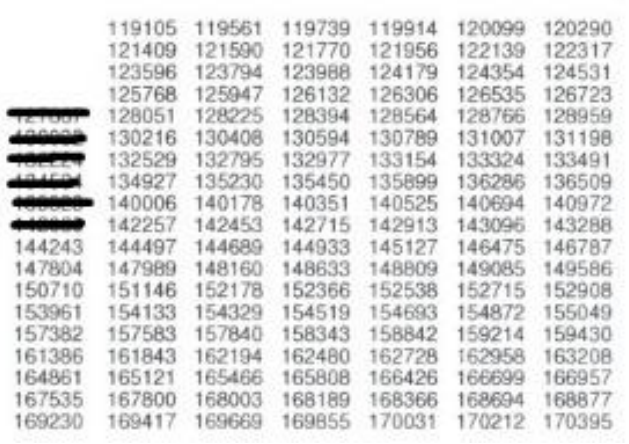
Streichliste



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125768	125947	126132	126306	126535	126723
[illegible]	128051	128225	128394	128564	128766	128959
[illegible]	130216	130408	130594	130789	131007	131198
[illegible]	132529	132795	132977	133154	133324	133491
[illegible]	134927	135230	135450	135899	136286	136509
[illegible]	140006	140178	140351	140525	140694	140972
[illegible]	142257	142453	142715	142913	143096	143288
144243	144497	144689	144933	145127	146475	146787
147804	147989	148160	148633	148809	149085	149586
150710	151146	152178	152366	152538	152715	152908
153961	154133	154329	154519	154693	154872	155049
157382	157583	157840	158343	158842	159214	159430
161386	161843	162194	162480	162728	162958	163208
164861	165121	165466	165808	166426	166699	166957
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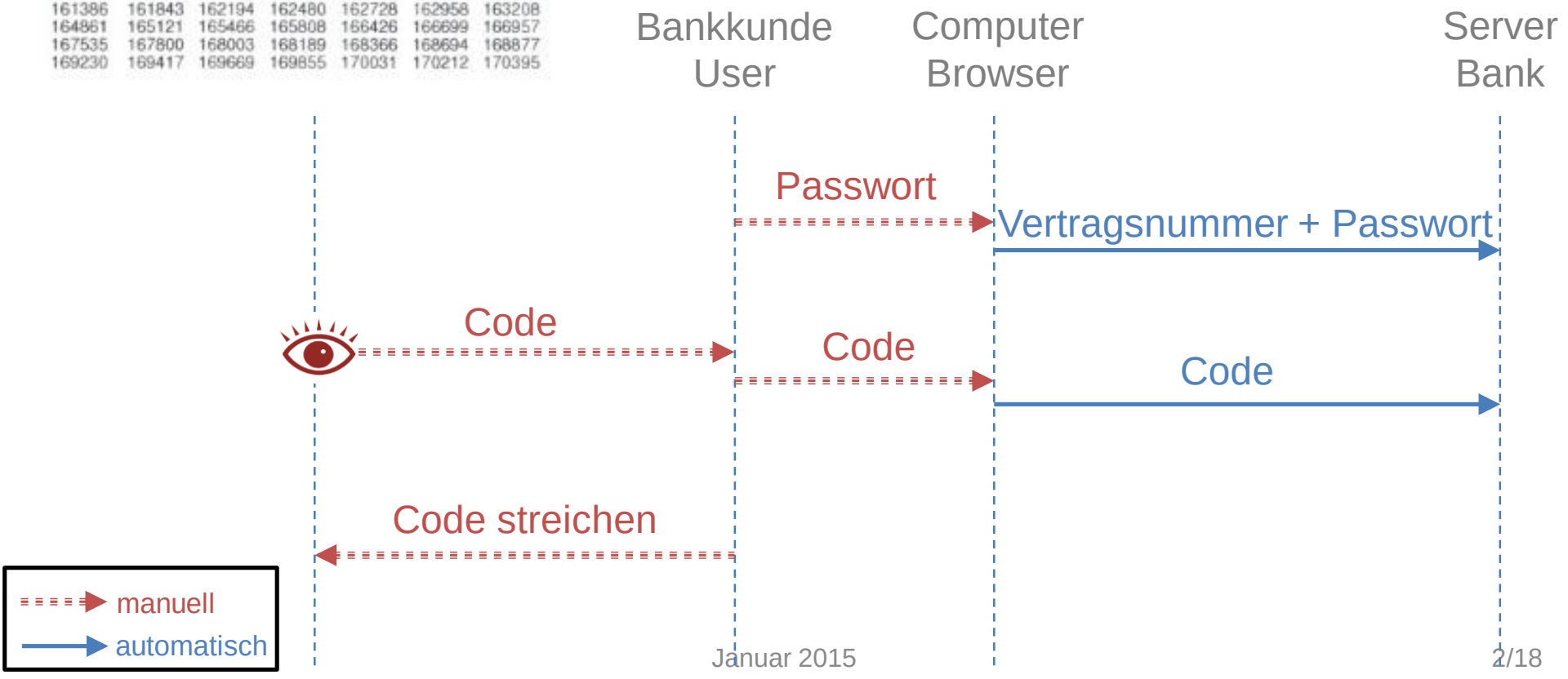
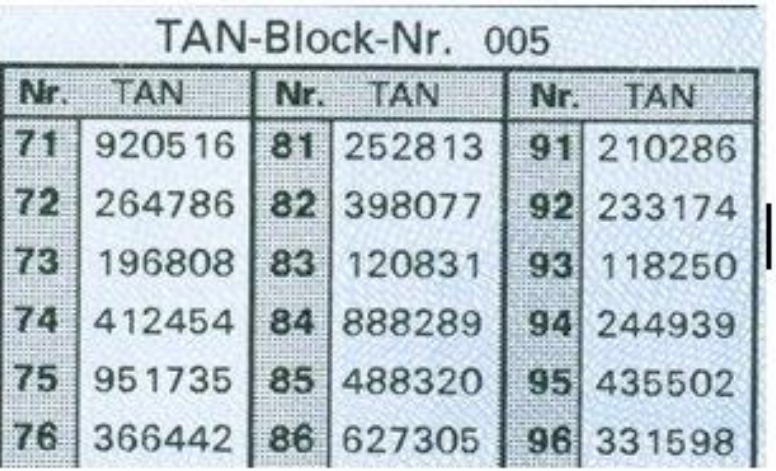


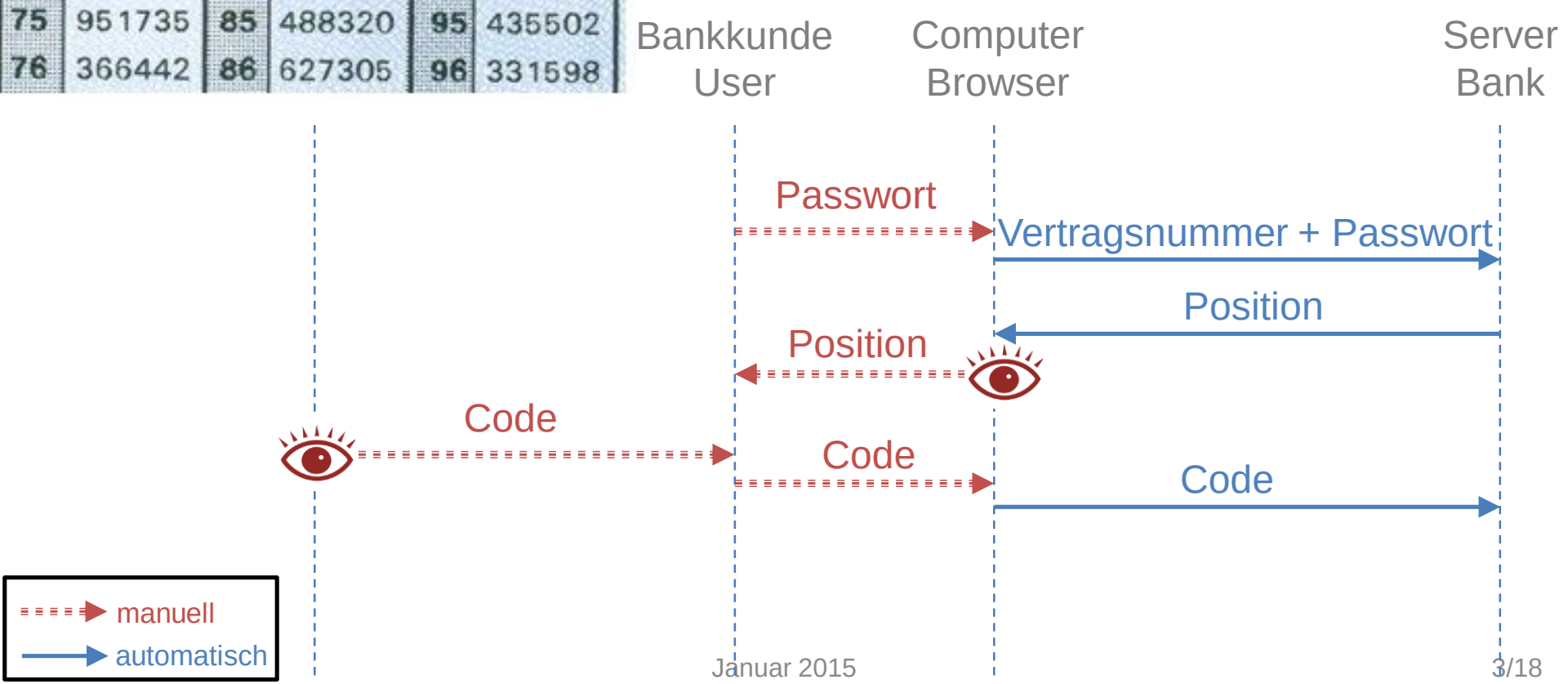
Matrixkarte (iTAN)



TAN-Block-Nr. 005

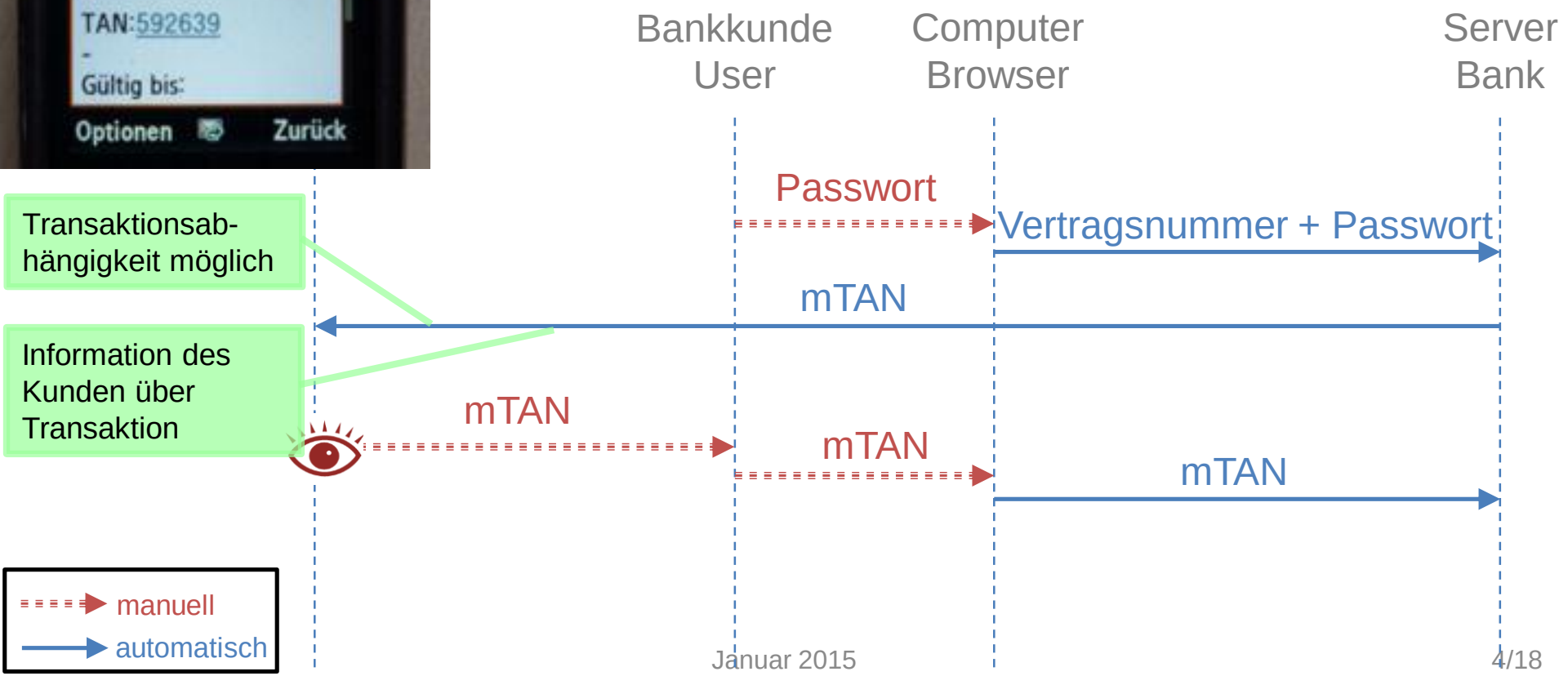
Nr.	TAN	Nr.	TAN	Nr.	TAN
71	920516	81	252813	91	210286
72	264786	82	398077	92	233174
73	196808	83	120831	93	118250
74	412454	84	888289	94	244939
75	951735	85	488320	95	435502
76	366442	86	627305	96	331598

Banken:
- Coopbank
- Raiffeisen
- etc.



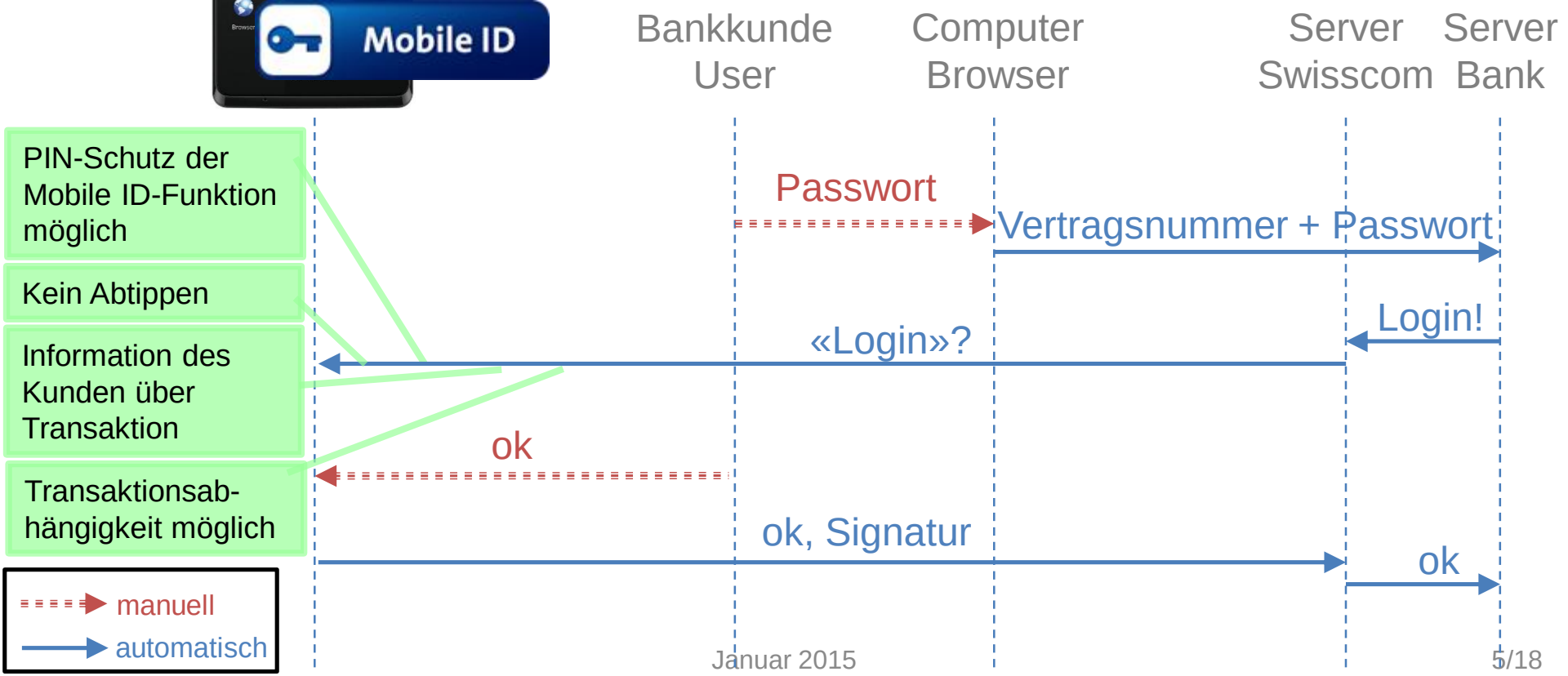
mTAN (Code per SMS)

Banken:
- Schwyzer Kantonalbank
- Zürcher Kantonalbank
- St.Galler Kantonalbank
- Credit Suisse
- etc.



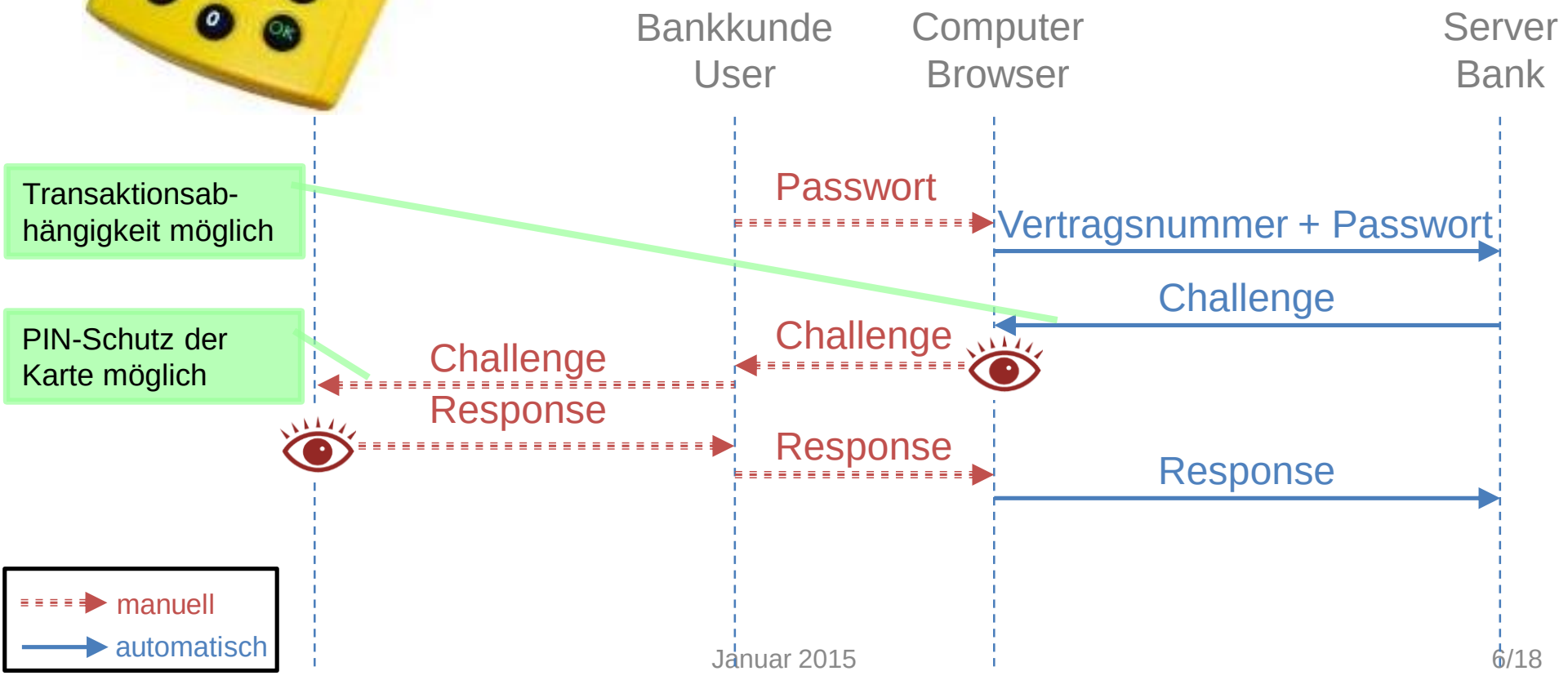
Mobile ID

Banken:
- PostFinance



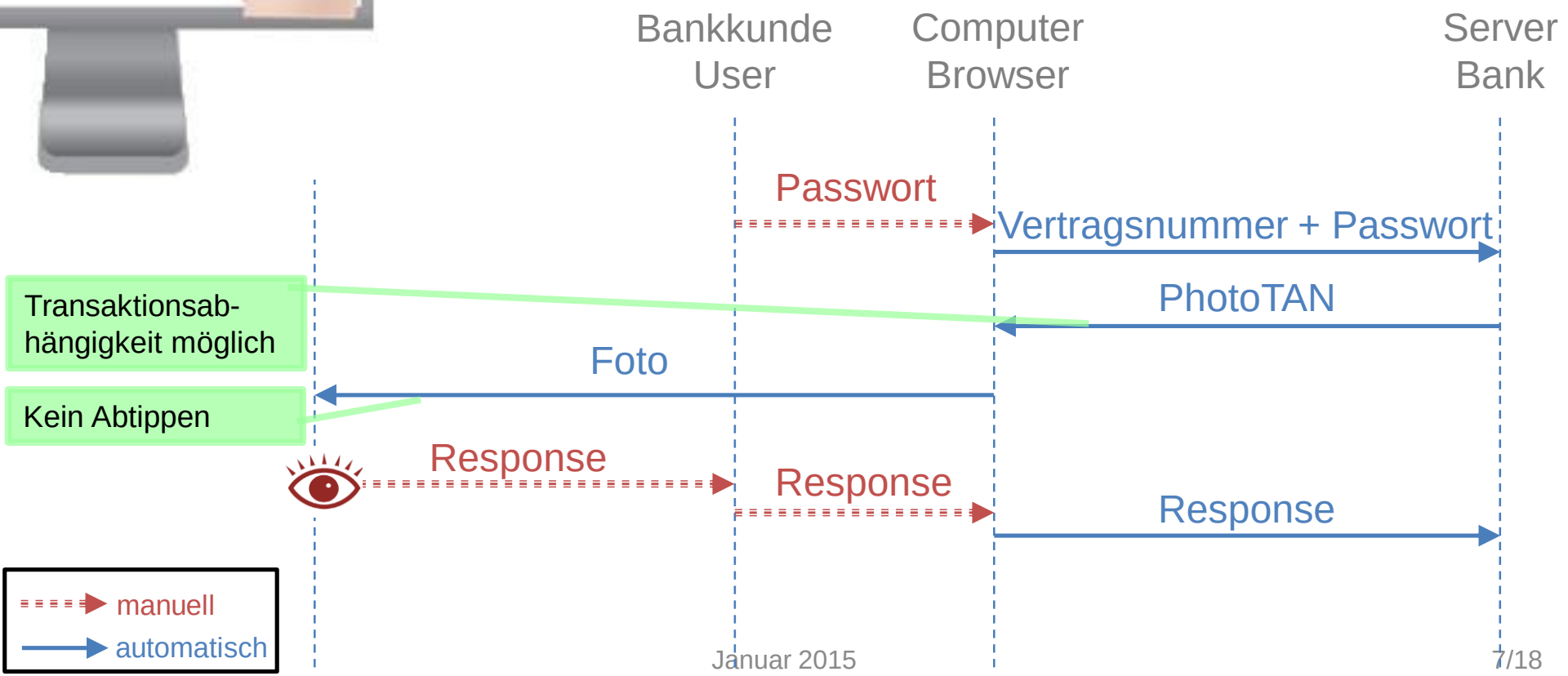
Challenge/Response-Tools

Banken:
- UBS
- PostFinance



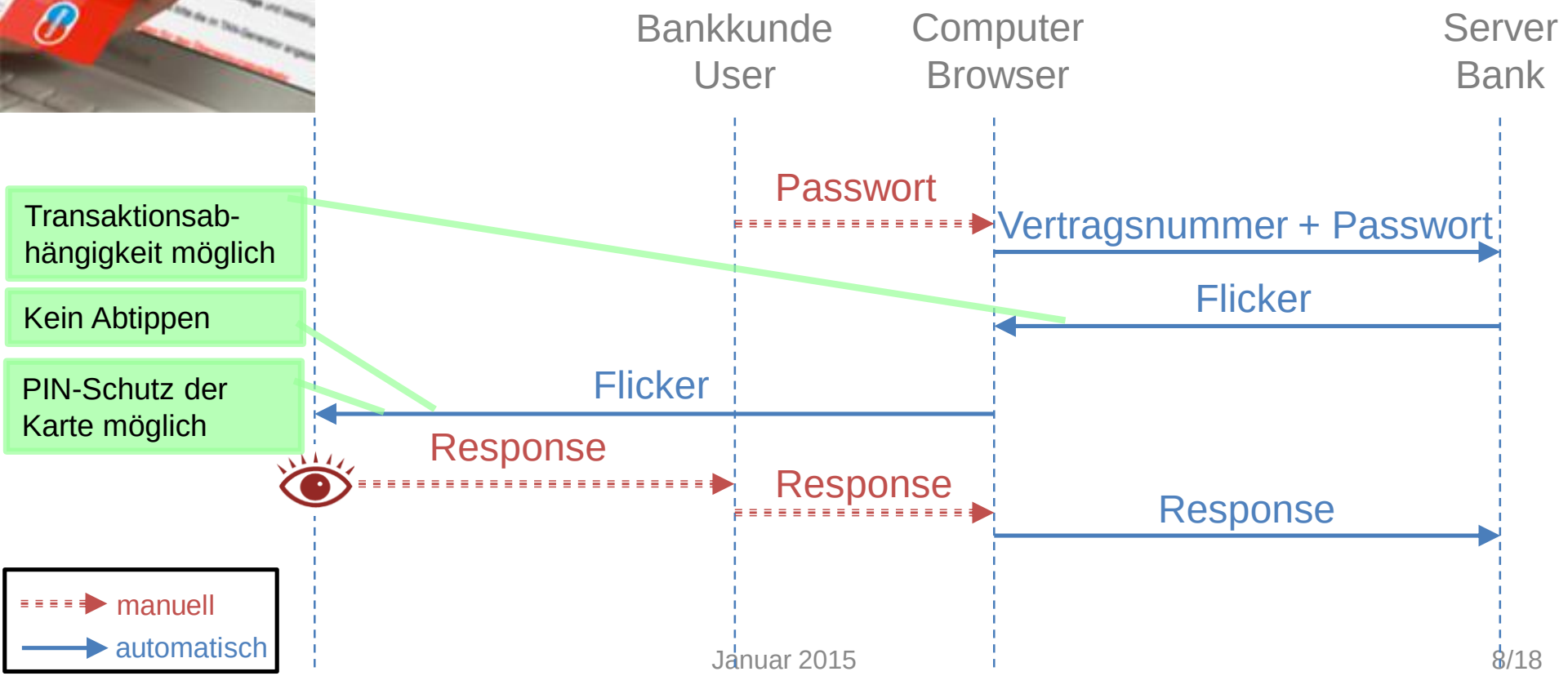
PhotoTAN

Banken:
- Raiffeisen
- Zuger Kantonalbank
- Urner Kantonalbank
- Appenzeller Kantonalbank
- Commerzbank (D)
- etc.



Flicker

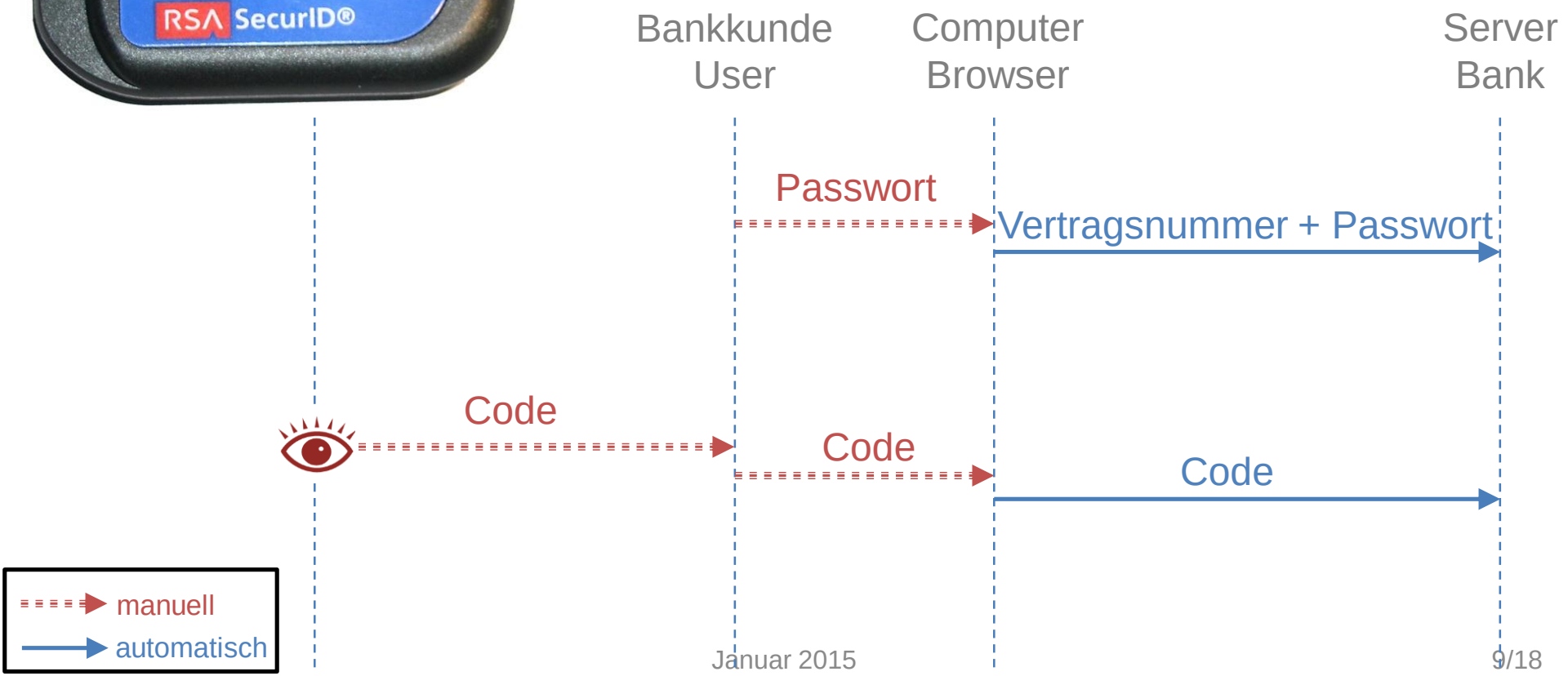
Banken:
- VPBank (FL)
- Sparkasse (D)



Dynamisches Passwort

Banken:
- Coutts
- Sarasin
- Vontobel

Beispiel:
- RSAsecurID
- Vasco DIGIPASS



Zertifikat + gehärteter Browser

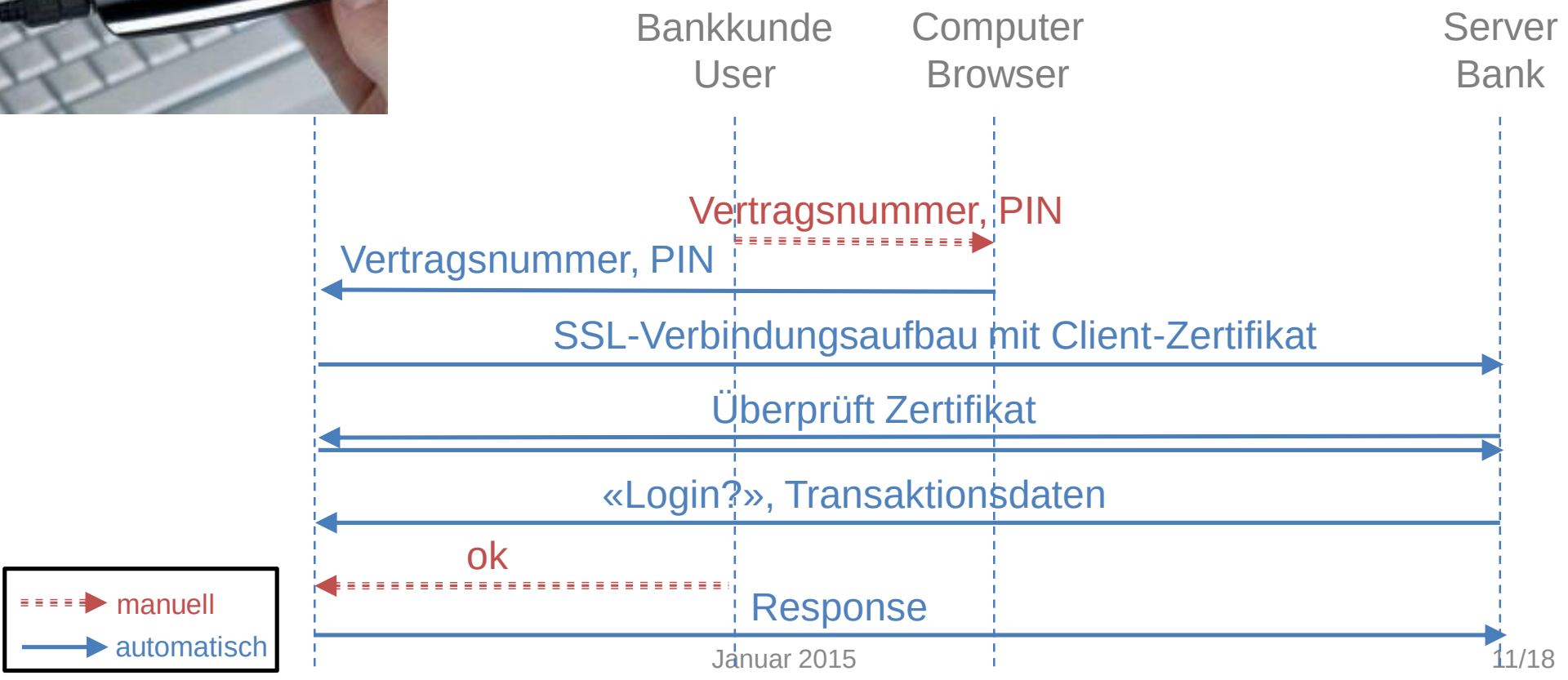
Banken:
- St. Galler Kantonalbank
- Luzerner Kantonalbank

Beispiele:
- CLX.Sentinel
- Kobil mIDentity

Verbundenes C/R-Token mit Zertifikat (Proxy)

Banken:
- UBS

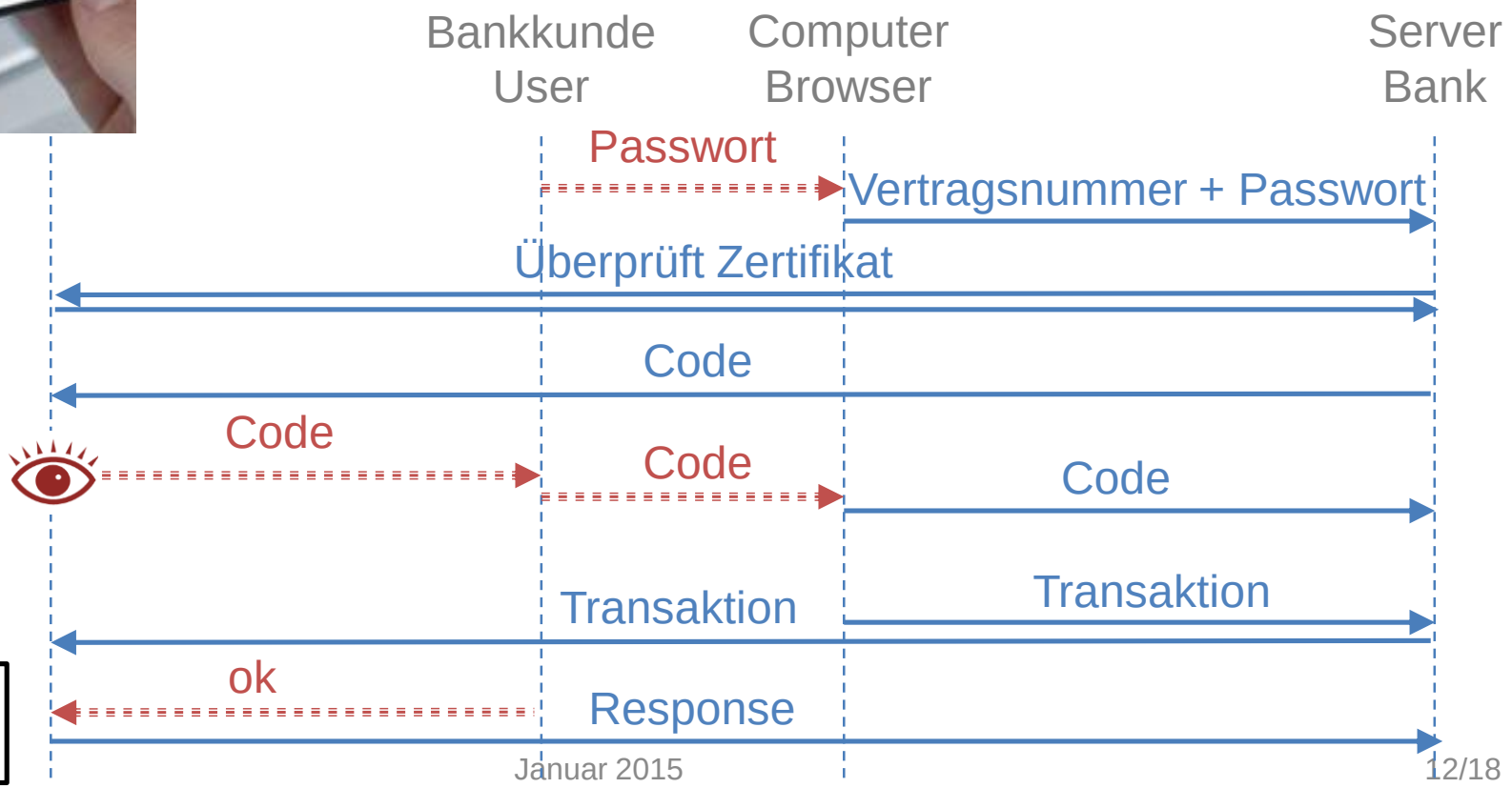
Beispiel:
- IBM ZTIC



Verbundenes C/R-Token mit Zertifikat (2 Verbindungen)

Banken:
- Zürcher Kantonalbank

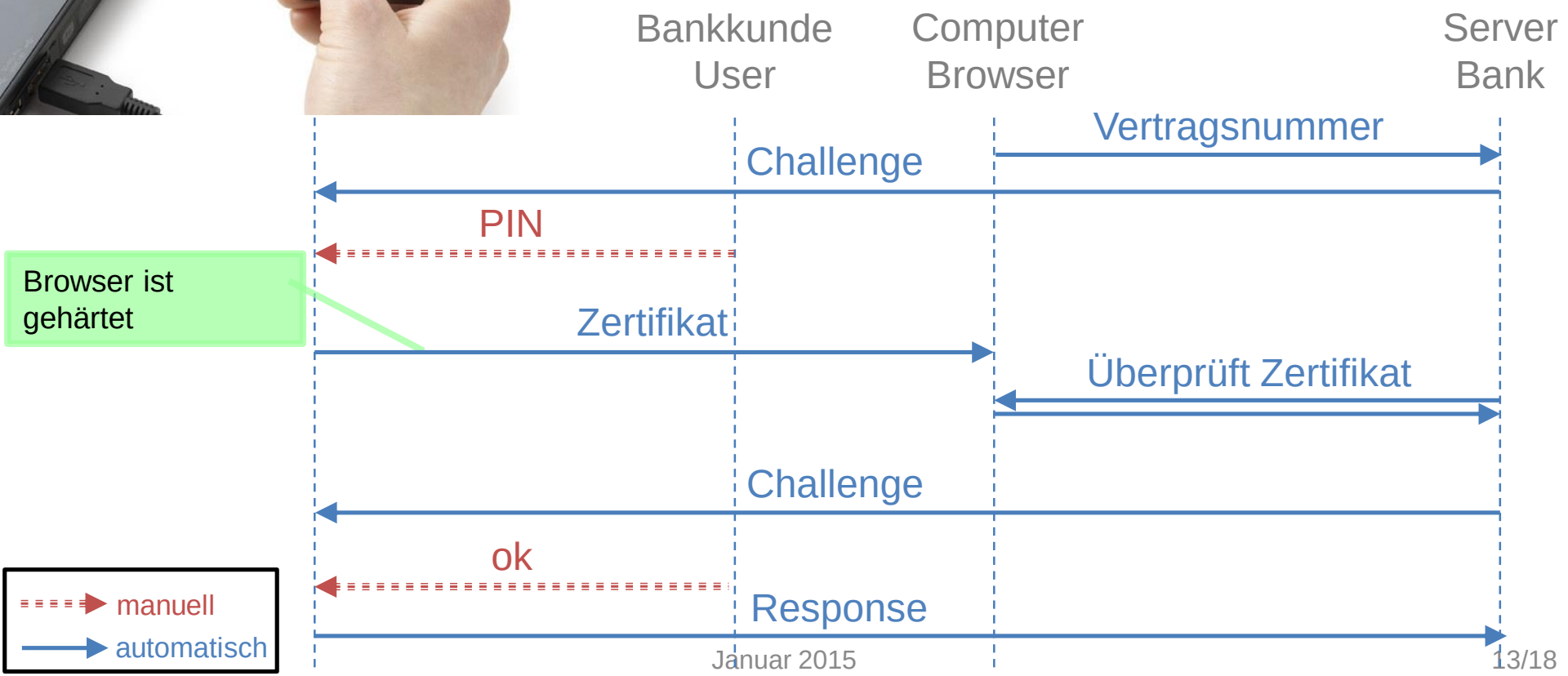
Beispiel:
- IBM ZTIC



Verbundenes C/R-Token mit Zertifikat + gehärteter Browser

Banken:
- Julius Bär

Beispiele:
- CLX.SentinelDisplay
- Kobil mIDentity visual

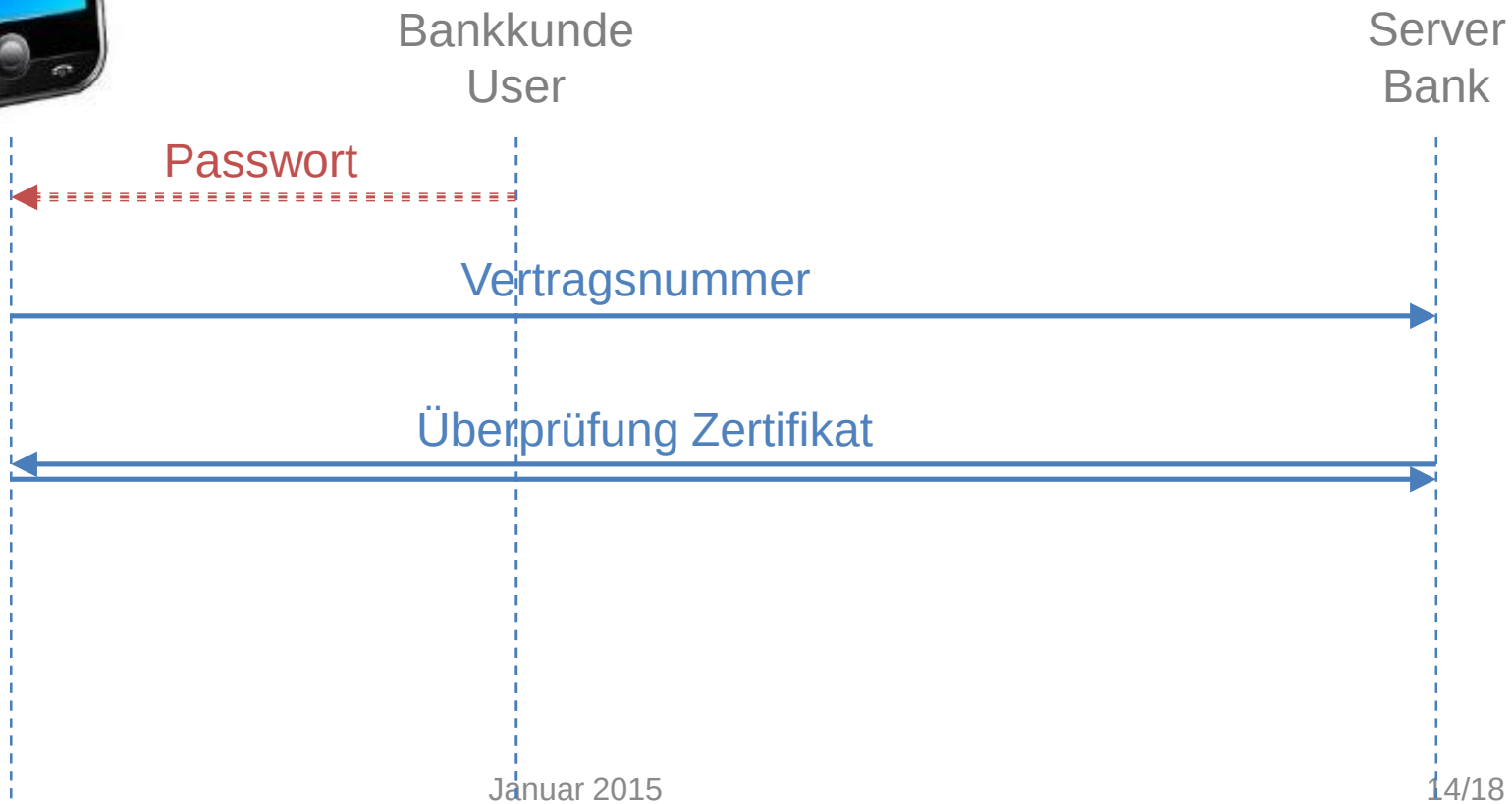


Gehärtete App mit Zertifikat, mit 1 Gerät

Computer oder Smartphone möglich

Beispiel:
- Kobil AST

Banken:
- keine bekannt

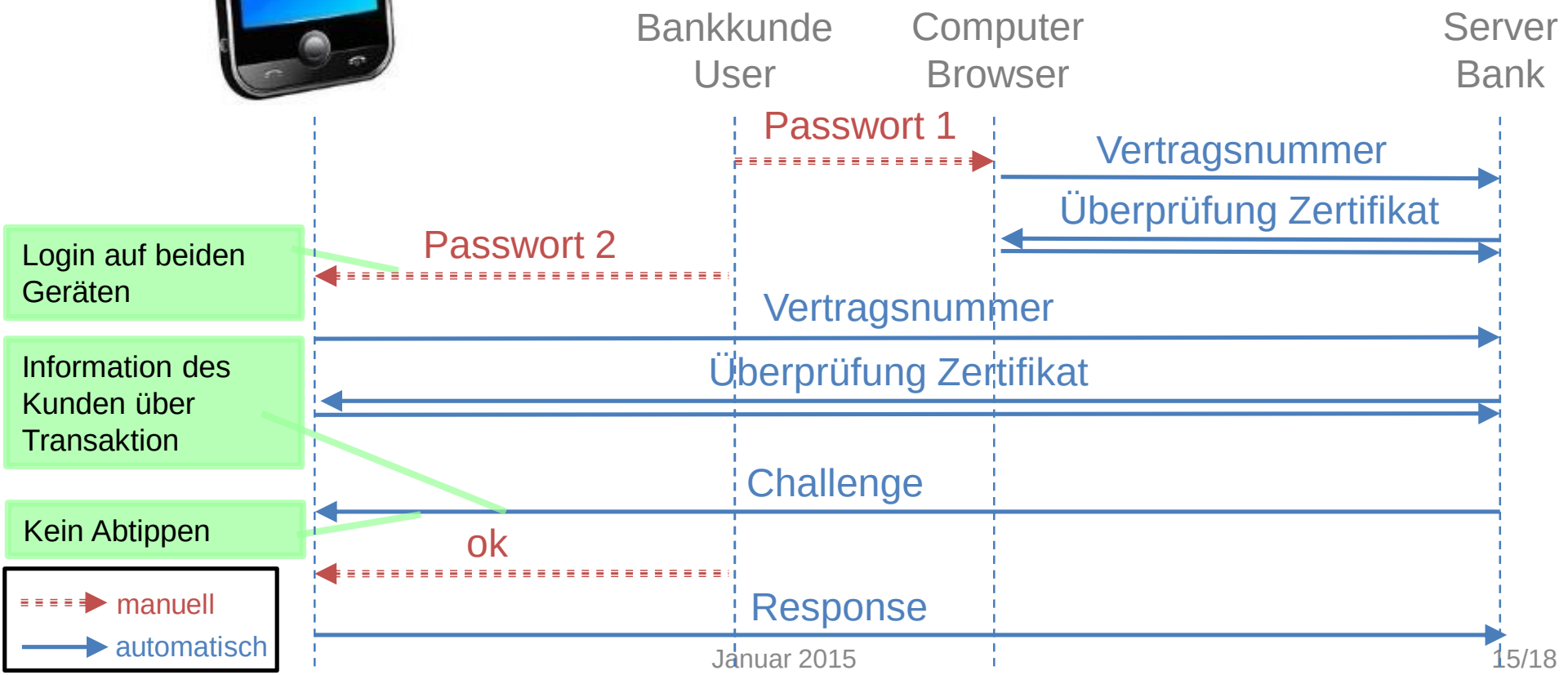


Gehärtete App mit Zertifikat, mit 2 Geräten

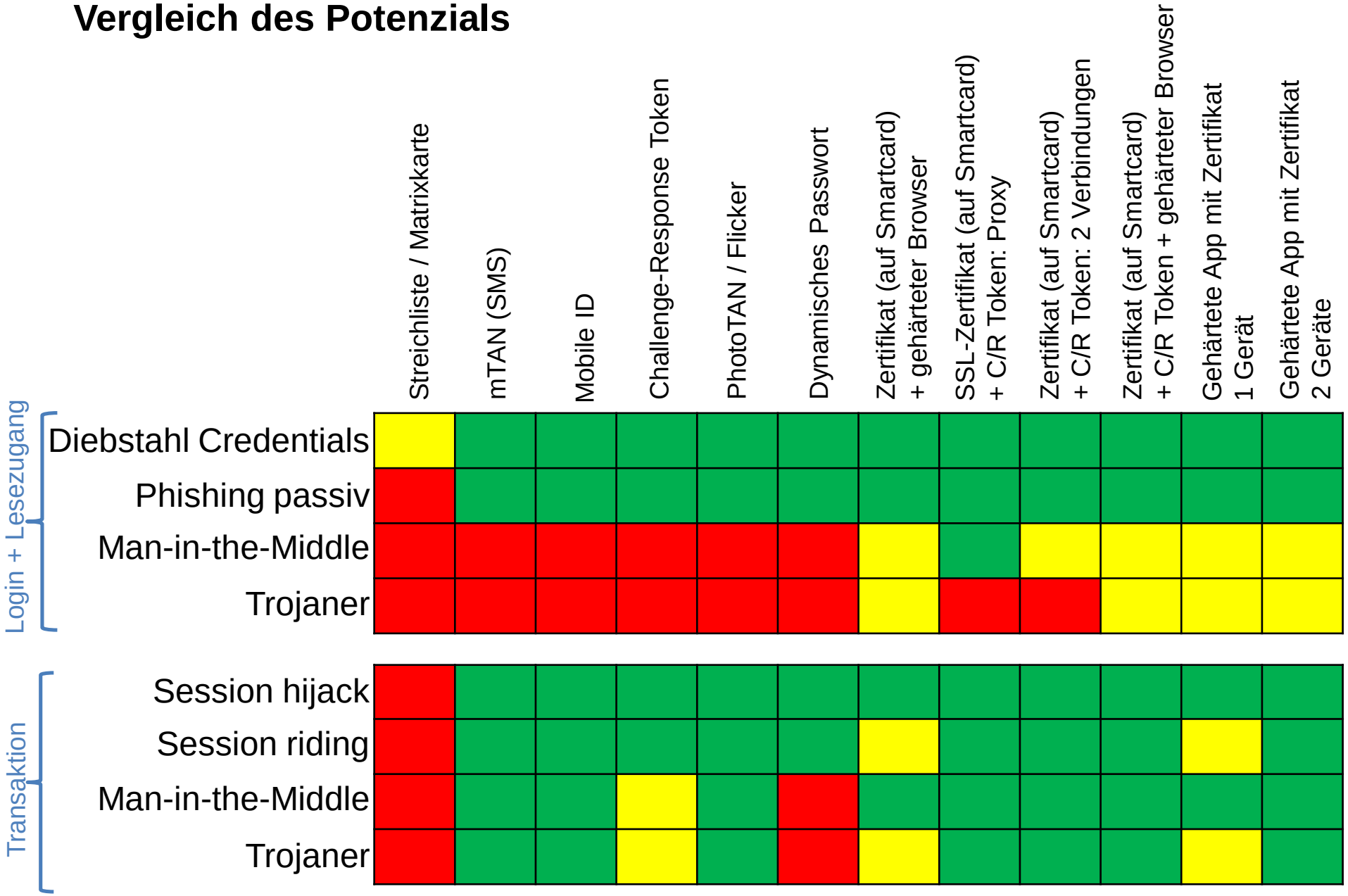
Beispiel:
- Kobil AST

Mögliche Gerätekombinationen:
- Computer – Computer
- Computer – Smartphone
- Smartphone – Smartphone
- etc.

Banken:
- Migros Bank (im Aufbau)



Vergleich des Potenzials



Sicherheit mit einfachem Login und Transaktionsbestätigung

1. Stufe

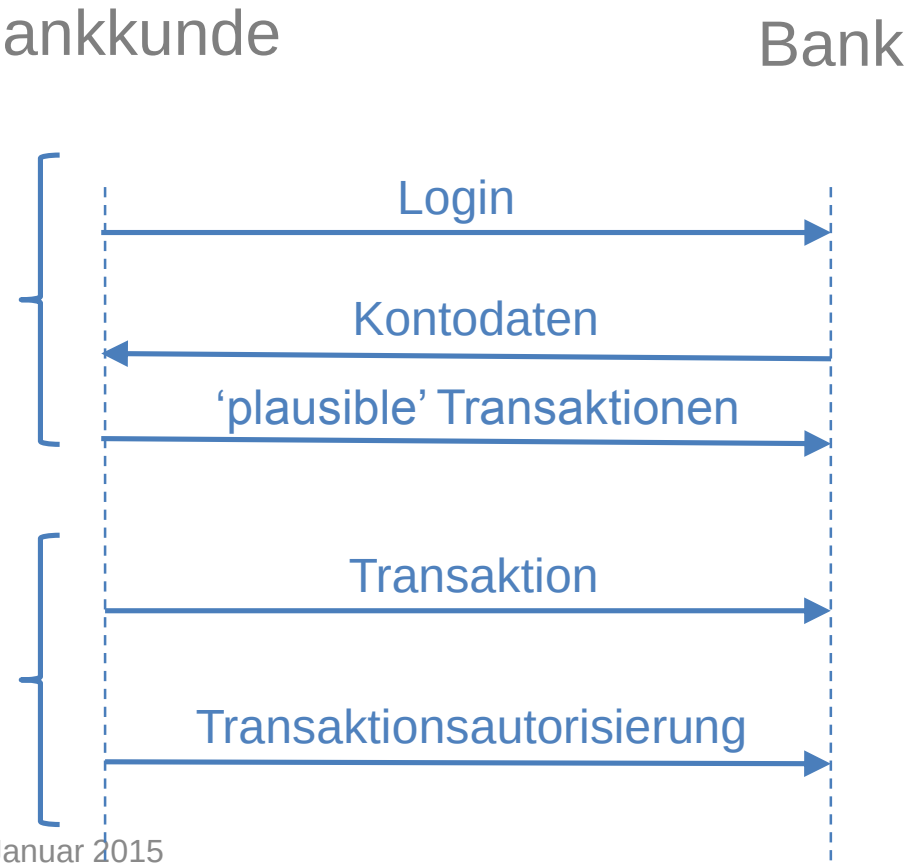
Authentisierung des Kunden
z.B. durch Login

➡ Kontoübersicht +
‘plausible’ Transaktionen

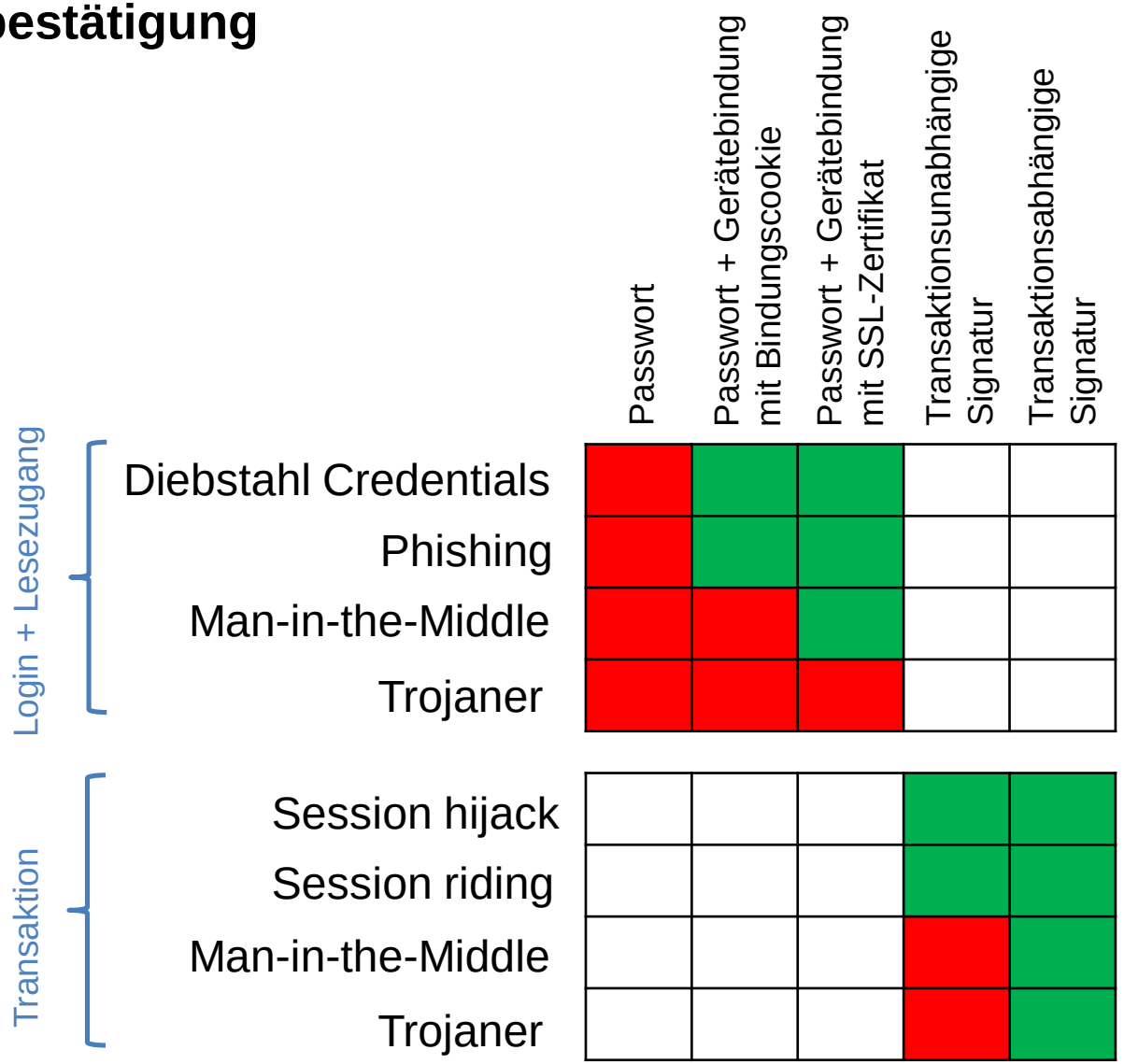
2. Stufe

Zusätzliche Autorisierung
z.B. durch Code per SMS

➡ alle Transaktionen +
wichtige Änderungen



Vergleich der Verfahren mit einfachem Login und Transaktionsbestätigung



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