



Strong End-user Authentication for Online Banking with NFC Handsets

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e-kod log-in to the Netbank

Logga in

e-kod
 e-legitimation
 Förenklad inloggning

Personnummer:

Kontrollkod: **021 936** (Anges i kortläsaren)

Svarskod: (Visas i kortläsaren)

Logga in



Mobile e-kod log-in to the Netbank

Logga in

e-kod
 e-legitimation
 Förenklad inloggning

Personnummer:

Kontrollkod: **021 936** (Anges i kortläsaren)

Svarskod: (Visas i kortläsaren)

Logga in

The PIN is encrypted for the contactless communication



Application download with the help of NFC



All the customer processes use NFC:

- i) Application download
- ii) Application launch
- iii) Authentication event

Optimised user experience with NFC!

On Top Of It Being Cool, It'd Be Good Business!

1. It leverages the existing security infrastructure
2. It leverages the existing customer behaviour
3. It brings cost-savings
4. It's convenient for the customer
5. Only in Nordics, there are >1Bn strong authentication events with bank tools in 2009
6. No business or technical complexity – perfect 1. stepping stone in NFC market making



Thank you.

Nordea, IBM Research.