



Secure Mobile Banking

HBCI standard

Short description

Mobile banking from O₂, Germany in co-operation with tecways, SIZ (Informatikzentrum der Sparkassenorganisation) and Stadtparkasse München is a secure expansion for the established HBCI (Home Banking Computer Interface) concept via a mobile channel. All types of transactions and status information can be handled with a standard SAT enabled handset. It allows users to transfer money from different accounts and receive information such as transaction history and various bank messages. The application is protected by an additional PIN, guaranteeing a high security level.

Operator benefits

- Increasing revenue through increased SMS traffic
- Active co-operation of banks and the network operator, in which both profit from a win-win situation as they concentrate on their core competencies
- 24/7 availability of the service and therefore a high level of customer satisfaction
- Increased subscriber loyalty
- Relatively low investment for the operator in this solution, as it includes existing standard products such as tecways banking platform and the existing SMSC from O₂ Germany
- The m-banking trial has shown that customers are willing to pay a certain amount for a convenient m-banking service

G&D's scope of products and services

- STARSIM® card with mobile banking application as SIM Toolkit application
- Design of the security architecture based on 3DES de-/encryption

O₂

Used technology

- SIM Toolkit application technology
- 3DES banking keys for end-to-end security
- PIN protection for application access, bank messages and transactions
- Usage of standardised HBCI technology

Detailed description

- The communication between tecways' banking platform and the handset is based on 3DES de-/encryption. The tecways banking platform handles the secure transfer of 3DES de-/encrypted data to the bank-specific HBCI format. The HBCI format is a standard for secure Internet banking and is used for secure mobile banking.
- During the preparation process for the application, all available accounts with customer-specific data are stored on G&D's STARSIM® card as pre-selected accounts.
- For customer-friendly transaction processing, the most recently used target accounts are presented for selection and are securely stored on the STARSIM® card. Of course, new accounts can be added.
- Bank messages are managed separate from the normal SMS and are stored in a secured area. Bank messages can only be read via the dedicated PIN and it is possible to store the last few messages.

