



StarAccount – Secure Internet Banking wherever you are



Banks are choosing to open virtual branches on the World Wide Web to improve customer service and lower costs. The prerequisites of Internet banking are proof of identification and secure transmission. Smart cards enable confidential Internet banking and protection of digital identity against copying and fraud.

StarAccount protects your banking transactions – wherever you are

StarAccount offers complete Public Key Infrastructure (PKI) based solutions for secure Internet banking. It enables you to conduct legally binding and tamper-resistant banking transactions remotely. Having supplied the world's first Internet banking cards and worked with a number of international customers, G&D can provide tailor-made solutions on proven standard products.

G&D's wide range of middleware interfaces, such as PKCS#11, CSP and OFX, allow easy integration of smart card security into existing Internet Banking environments. StarAccount is open to all existing and proposed future banking standards and protocols, such as HBCI, OFX, IFX, SET and EDIFACT. In addition to PIN-based Internet Banking, StarAccount can add even further security through biometric authentication – proving your identity with a fingerprint.

StarAccount is tamper-resistant, based on G&D's market-proven STARCOS® public key smart card operating system and state-of-the-art cryptographic concepts. StarAccount satisfies all necessary security standards.

The full spectrum of G&D's Internet Banking Solution

- StarAccount signature chip card
- Chip and card body personalization
- Bureau services
- Package bundling and distribution
- Consulting, Project Management and System Integration
- Hotline services
- Trust center services



Giesecke & Devrient



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Technical features of the HBCI card as part of the StarAccount product family

- RSA, DSA sign and verify up to 1024 bit
- RSA key generation on-card up to 1024 bit
- Private key operations: sign and decipher
- Verification of user by password (4-8 digits)
- Flexible PIN (changeable and initial value)
- Supports key exchange between customer and banking institute
- True multi-banking capability by means of separate signature keys for each bank
- Possible reset of error counter
- Signing of externally processed hash values (RIPEMD-160, SHA1, MD5)
- Internal padding (ISO 9796/1, ISO 9796/2, PKCS#1, '00')
- Export of public signing key
- Card-internal administration of the signature counter
- Individual protection of cards against unauthorized terminals
- Asymmetric authentication
- Storage of certificate data objects (X.509 v3 certificates)
- Storage of additional data (e.g. account, customer, bank, transaction parameters, etc.)
- Available memory space of up to 32 K of EEPROM for tailor-made applications such as loyalty, database, e-purse

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