



Erste Maestro PayPass Display Card

First in the world

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Agenda

Erste&Steiermärkische Bank

a brief overview

Reasons for change

Old authentication method and its weaknesses

eKey Project

New authentication, partners, implementation

Lessons learned





In 2000 Erste&Steiermärkische Bank became a member of Erste Group

Today

Serves more than **785.000** clients

Employs around **2.000** people

Operates **133** branches

Has network of around **620** ATM's

Ranks Nr. 3 by total assets

Our Multichannel Services



Erste **NetBanking** (170.000 users)

Erste mBanking (35.000 users)

Erste FonBanking (36.000 users)

Erste FonStart

Erste NetPay

Erste SMS

Erste Kiosk

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Reasons for change

NetBanking service was introduced in 2002 with user authentication method consisting of:

USERNAME

+

PASSWORD

+

TAN CARD

(grid with 32 8-digit numbers)



According to customer satisfaction surveys users were very satisfied with **simplicity and mobility** of the TAN table.

We wanted to find a new, more secure method that would keep these two key features.



eKey Project

Started in 2011 and its goal was to implement a new authentication method for electronic banking users.



Project was very extensive since it covered many different areas:



Partners

Pricing

Delivery to the customer

Storage and Distribution

Technologies

Investment planning

Procurement

Device selection

Legal affairs

Customer needs

Communication plan

Marketing strategy

New method selection



We evaluated several authentication methods:

Token

Card
reader

Display
card

Mobile
token

PKI

The objectives we wanted to achieve:

1

To raise the security of all direct channels with stronger two factor authentication

2

To implement one authentication system that can be used by **all types of clients on all channels**

3

To satisfy **customer needs**, especially of those customers who were used on practicality of the TAN table (they carried it in a wallet)

4

Customer view approach – one customer for multi services

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To find **the best solution for the bank** (minimum change of existing processes, the favorable price)

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We selected the Display Card as the best option!

Partners

MasterCard

support and guidance

Asseco

we chose Asseco's
Authentication Server (SxS)

Austria Card, Gemalto, NagraID

our card supplier and their subcontractors

MBU

our card processor



Implementation

At the same time when we decided to go with the Display Card, another project was in preparation phase –

Maestro PayPass Card for retail clients.

We **joined these two projects** and issued three types of cards.

Non-payment Display Card for corporate clients



It is used only for user authentication and transaction authorization on direct channels

-

Pilot Production was in May 2012

-

Mass issuing started in June 2012

-

50.000 cards issued until September 2013

-

Maestro® PayPass™ Card for retail clients



Dual-interface Maestro card linked to retail current accounts.

Two phased approach:

1. Mass issuance in Rijeka and Bjelovar region
2. Regular issuance on other regions.

First phase started October 2012.

Regular issuing started in November 2012.

68.000 cards issued to customers until September 2013.

Retail clients pay no additional fee for the card.

Maestro® Display PayPass™ Card for retail clients



This current account card is “5 in one” as it is used for:

ATM withdrawal

POS payment

Contactless POS payment

Safe Internet shopping

Direct channels user authentication and transaction authorization

The first card of this type in the world

Pilot Production in February 2013

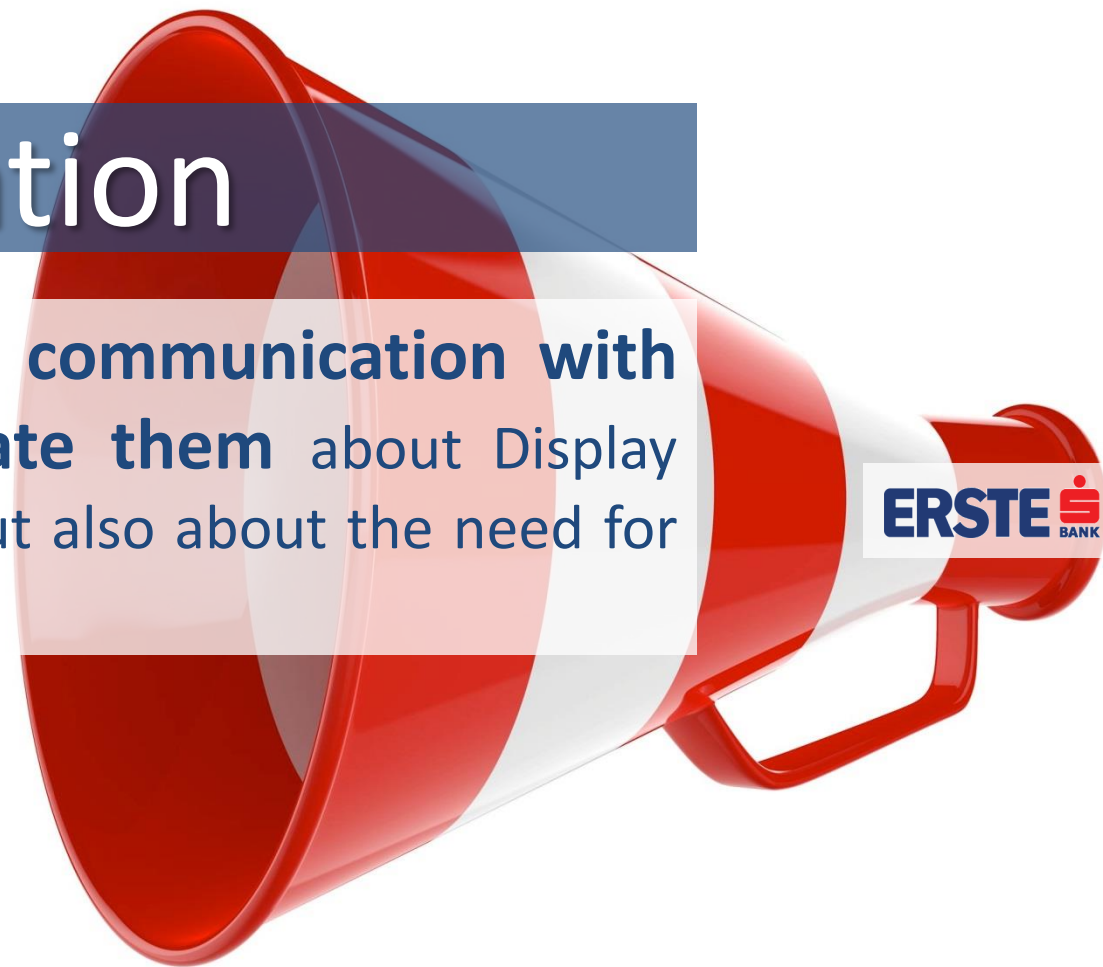
Mass issuing in March 2013

100.000 cards issued to customers until September 2013.

Retail clients pay no additional fee for the card

Communication

We put a lot of effort into **communication with clients** and try to **educate them** about Display cards and their benefits, but also about the need for online security in general.



Novi klijenti karticu podižu u poslovnici banke, dok postojeći svoju novu Display karticu primaju poštom na kućnu adresu. Proces aktivacije različit je za nove klijente u odnosu na postojeće kojima nova Display kartica zamjenjuje dosadašnju Maestro karticu, kao i TAN tablicu.

Za detaljnu uputu odaberite način na koji ste zaprimili Display karticu:

Karticu ste primili
zamjenu za sv

☒ Aktivacija kartice

- TAN tablica će p
- deaktivirat će se
- prodajnim mjes

☒ Prva prijava Display kartice

1. Kliknite na "Prijava Display karticom u Display kartica. Prijava se odobrava."
2. Upišite korisničko ime u polje "Korisničko ime".
3. Uključite karticu jačim pritiskom na **Laganim dodirirom odabirite** "Korisničko ime".
4. Laganim dodirirom znamenke zaporka koje su vam dodeljene pritiskom OK.
5. Broj ispisana na zaslonu "Broj zaporka".
6. Jednokratna zaporka iz "Zaporka".
7. Kliknite na gumb "Prijava".

☒ Promjena zaporke

Kod prve prijave automatski
znamenke svoje stare zapor
ćete novu zaporku kod sljede

☒ Svaka sliedeća prijava Di

P_i

Odmorite se od peglanja kartica. Samo ih prislonite i plaćanje je gotovo.

Od sada plaćajte brže i
nikad jednostavnije.

Vjerojatno se pitate koja je razlika ovih kartica od onih koje već imate.

MasterCard PayPass ili Maestro PayPass karticom
transakciju izvodite potpuno sami

- dovoljno ju je samo prisloniti na beskontaktni čitač kartica i Vaša će transakcija biti odrađena u nekoliko sekundi.

Za kupovinu u iznosu manjem od 100 kuna nije potrebna čak ni autorizacija PIN-om ili potpisom.

Nakon uspješno obavljene transakcije, dobit ćete račun, a na Vaš zahtjev izdat će Vam se i slip. Jednostavno, zar ne?

Sigurnost prije svega.

Plaćajući MasterCard PayPass ili Maestro PayPass karticama nemate razloga za zabrinutost jer se plaćanje odvija sigurno i brzo.

Uz PayPass tehnologiju:

- kontrola je u Vašim rukama - karticu ne predajete u ruke prodavatelja

- brzina plaćanja onemogućuje detektiranje Vaših podataka

- svaka kupovina iznad 100 kuna autorizira se PIN-om ili potpisom

- ne postoji mogućnost za slučajno plaćanje - kartica mora biti priključena uz uređaj kako bi se transakcija izvršila

i više puta - ako i
akcija će se

taktnog plaćanja!

w.erstebank.hr ili na

Kratke upute za korištenje Erste Maestro® PayPass

18.312 prikaza prije 3 mj.

NetBanking - Upute za korištenje Erste Maestro®...

25.483 prikaza prije 3 mi.



Marketing

National marketing campaign
for current account with
Maestro® Display PayPass™
Card

Pametna kartica Erste tekućeg računa

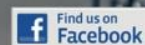
Bez nje me više nećete vidjeti.

A s kim Vi bankarite?



ERSTE
BANK

Sve o Erste tekućem računu saznajte na www.bankarenje.hr



Najsigurnija banka u Hrvatskoj 2005., 2006., 2008., 2010., 2011. i 2012. godine
Erste Bank je dio zaštićene tvrtke Erste&Steiermarkische Bank a.d.

Marketing



Innovation has its price

to be the first on the market often has some bad sides

Lessons learned



- 1 Unexpected technical problems in card production since it was the first Maestro Display PayPass card in the world
- 2 More resources were spent than planned because of unpredictable challenges in the project
- 3 Coordination of several suppliers and sub-suppliers was more demanding than expected

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Coordination of several suppliers and sub-suppliers was more demanding than expected

But also there were some good sides

Cooperation with Asseco

Asseco was very reliable and helpful partner






Questions?

Thank you!

Photo sources



Slide 2	http://www.lafayetterealestatenews.com/wp-content/uploads/2012/11/Red-alarm-clock.jpg
Slide 7	http://24.media.tumblr.com/tumblr_mbj4v3sPEN1rfe7h0o1_400.jpg
Slide 10	http://turnkeyanalyst.com/wp-content/uploads/2011/10/happy-kid.png
Slide 11	http://www.brianhaddock.com/main/wp-content/uploads/2010/12/security_safe.jpg
Slide 12	http://landerassociates.files.wordpress.com/2010/11/keys.jpg
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