

Press Release

Erste Bank & Sparkassen and IT service provider ARZ decide for Kobil's CardTan generators

WORMS – 22nd January 2015. Erste Bank and Sparkassen switch from the TAN system formerly used for business clients' telebanking to CardTAN. For this purpose, they have chosen Worms-based Kobil Systems GmbH to provide them with TAN generators. Apart from Austrian Sparkassen group, also IT service provider ARZ - rendering IT services for leading Austrian bank institutes such as Volksbank, Hypo and private banking institutes - will also be using generators made by the Worms-based platform vendor to ensure future mobile security.

Up from January 2015, Erste Bank will be providing its business clients with Kobil's TAN generator "TAN Optimus Comfort" for telebanking. This generator meets the specific requirements stipulated by STUZZA (Studiengesellschaft zur Zusammenarbeit im Zahlungsverkehr - Research Association for Cooperation in Monetary Transactions).

IT service provider ARZ Allgemeines Rechenzentrum GmbH, which provides about 70 banking institutes with IT services, has decided for the same device. According to the master agreement concluded with ARZ, the service provider will be exclusively responsible the respective banks' entire purchase and logistics related to Kobil's TAN generators.

TAN generator Optimus Comfort stands out by its high security level and its proven and reliable handling. Independent from PCs, laptops and tablets, this convenient reader generates the TAN required. Opposite to the iTAN technology, which is so far still frequently used for Austrian business clients this approach thus offers efficient protection from phishing and other criminal cyber-attacks.

By using TAN generator Optimus Comfort for commercial financial transactions, the Austrian banks rely on a well-engineered terminal device deployed more than 8 million times in Germany. Clients most of all appreciate its ergonomic design with a large, easily readable display and an ultra-large keyboard that facilitates typing in PINs significantly. With only one battery, a reader can generate more than 6000 transactions, which means a battery life of more than 3 years.

“We are extremely pleased, the Austrian Sparkassen group and the key IT service provider in the financial sector have chosen our technology”, says Adnan Garip, sales manager for the D-A-CH region with Kobil Systems. “These excellent references will facilitate additional promising business opportunities also for our mobile solutions based on the proprietary security platform m-Identity in Austria and on the East European markets. Apart from securing banking transactions, they also comprise integrating secured identities with mobile business communication”.

In Austria, the CardTAN technology (known as Chip-TAN in Germany) is not exactly wide-spread yet. Business clients located in Austria frequently use mTAN (TAN per SMS) or iTAN lists for their e-banking. However, since the latter are increasingly stolen by cyber-criminals through phishing or man-in-the-middle attacks, numerous banking institutes will be relying on CardTAN or other mobile security technologies in future.

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About Kobil Systems

Kobil solutions set a benchmark in digital identity and high-secure data technology. Founded in 1986, the Kobil Group, headquartered in Worms, Germany and proud of its 120 employees, is pioneer in the fields of smart card, one-time password, authentication and cryptography. Core of the Kobil philosophy is to empower a complete identity and mobile security management on all platforms and communication channels. Nearly half of Kobil employees work in the development including leading specialists in cryptography. Kobil plays a crucial role in the development of new encryption standards. Companies like: DATEV, Deutscher Bundestag (Federal Diet), IBM, Migros Bank, Société Générale, ZDF and many others trust Kobil. www.kobil.com