



COMARCH
BANKING

BIOMETRIC SOLUTION FOR TRANSACTION AUTHORIZATION

COMARCH SMARTCARD BIO

Comarch has introduced the possibility of using biometrics together with Comarch SmartCard. This will make it much easier to utilize the smart cards as the user will not have to remember the often complicated PIN.



Image 1. Using biometrics

Among others, Comarch SmartCards are used to authorize transactions in the Comarch Internet Banking (CIB) system.

The concept behind the application of biometrics in Comarch electronic banking focuses on the use of the fingerprint, as an element, which safeguards access to the private key stored on the smart card (equivalent of the card PIN). The fingerprint secures access to the whole contents of the cryptographic card independently of the number of keys stored on the card.

Three access options are available:

- » the user's fingerprint,
- » the user's PIN,
- » the user's fingerprint and PIN.

It is possible to choose one of the options on the Comarch Internet Banking website.

In order to utilize the user's fingerprint to get access to the private key, Comarch provides specially prepared smart cards. Apart from software that handles PKI, the cards have an additional biometric module responsible for the secure storage of the fingerprint sample and for carrying out its verification. Thanks to the use of Match-On-Card technology, the fingerprint template never leaves the cryptographic card. The verification operation is carried out directly on the card.

The screenshot shows a 'Card initialization' dialog box with the following content:

PIN code - a personal identification number. It prevents unauthorised persons from using your micro-processor card and from submitting orders concerning your accounts, as they require a digital signature that is stored on a card. The PIN code is highly confidential and should be known only to the card holder.

PUK code - a personal unlock code. It should be stored in a safe location and prevented from being lost. It could be useful when you forget your PIN number or enter the PIN incorrectly three times. In such cases the PUK code allows you to unlock the PIN code and use it again.

It is essential to remember that PIN identification number and PUK unlock code should not be stored together in one location with a micro-processor card as it could enable unauthorised persons to access your account if your card is stolen or lost.

Select the method of authentication:

- PIN code
- PIN code + BIOMETRICS
- BIOMETRICS

New Pin: [input field with 4 dots]

Retry new PIN: [input field with 4 dots]

New PUK: [input field with 8 dots]

Retry new PUK: [input field with 8 dots]

Fingerprint taken: [input field]

Fingerprint taken: [input field]

Enter fingerprint: [input field]

Buttons: OK, Cancel

Image 2. Choosing an authentication method

Logging in and authorization

If the user is ascribed a method of authorization and logging in using biometrics, then the cryptographic component displays a window with information about the necessity to authenticate by placing the finger on the biometric reader. The user puts the card into the biometric reader and then places his/her finger on the reader's biometric sensor. A successfully completed fingerprint verification allows access to the private key, which

facilitates logging in or the authorization of a transaction. Verification of the fingerprint occurs on the card itself thanks to Match-On-Card technology.

If the user is ascribed a method of authorization and logging in using biometrics as well as the PIN, then after entering the fingerprint the user is also asked to enter the card PIN. Successfully completed fingerprint and PIN verifications authenticate the user and allow logging in and the authorization of a transaction.



Image 3. Transaction authorization

Image 4. Logging into the system

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