Comarch tPro Solutions

Protect your customers from internet frauds
Comarch Transaction Protection (tPro) is a solution for customer authentication and authorization.

Distributed as a standalone app or an additional security layer for the existing apps, it is dedicated for online banking and e-commerce.

Our product provides a wide range of authentication mechanisms, from traditional PIN codes up to biometrics. Thanks to full OATH (Initiative for Open Authentication) compatibility, Comarch tPro solutions can be used as an MFA (Multi-factor Authentication) component for critical resources such as bank transfers, databases, administrative panels, or even e-mail and social media accounts.
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Key business values:
- Enhanced security
- Proactive security features are designed to increase customer protection when logging in and authorizing transactions.
- Lower costs
  - The solution works regardless of the operating system used and does not require the installation of additional components by the end user.
- Straightforward integration
  - Possibility to integrate with the tPro Authentication Server, Comarch Identity and Access Management (IAM) module by introducing additional functionalities.
- Flexibility
  - Full control over development and production allows for easy configuration of hardware and software, addressing the current market needs.

Unique characteristics:
- Biometric authentication
- Push notification
- QR code support
- Voice assistant
- Strong cryptography
- Online/offline mode
- Transaction authentication & signing
- Device binding & identification
- Password hint
- Jailbreak & Root, debug, simulator
- Input protection
- Sensitive data (PIN code, account number) is stored in an encrypted part of the device memory for maximum security.
- Document signing
- DOCs, XMLs or PDFs can be easily signed, verified and protected against unwanted changes.
- Before a transfer order is sent to the bank, the user is required to retype part of the amount or account number, and just then accept the operation.
- Easy onboarding
  - By scanning a secure QR code generated on a website, the user can register in the app and use their smartphone from then on to get secure access to selected services and accounts.
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- **Document signing**
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- **Cryptography layer**
  All the information shown on the screen undergoes integrity check beforehand, which protects the user against unauthorized data modification.
Our solution can be used by:

- Banks
- Insurers
- Other financial institutions

However, due to its flexibility, the solution can be implemented to secure every system with sensitive data in a corporate or private manner.

tPro Solution is delivered in four versions:

- A standalone application distributed for Android and iOS platforms,
- An SDK for integration with existing mobile applications,
- Comarch Smart token (USB),
- Comarch SmartCard.

The first solution is great for products where users need a separate 2FA mechanism i.e. second factor for online authentication. The second one is recommended as a security extension for existing solutions. Third one meets the requirements of customers looking for fast, effective and convenient solutions in the field of online banking security. The SmartCard is recognized in the operating system as a network card and can safely communicate with the web browser without the need to install any drivers.
Comarch tPro

Solutions

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ABOUT COMARCH

Founded in 1993 in Kraków, Poland, Comarch prides itself on being one of the leading software houses in Europe with a few thousand employees worldwide and thousands of successful projects carried out for the largest international brands.

With many years of experience in the industry, Comarch Financial Services, a business sector within the Comarch Capital Group, specializes in developing sophisticated software and IT systems for major financial institutions in banking, insurance and capital markets.

Our expertise has gained worldwide recognition and a significant portfolio of clients among insurers, banks, mutual and pension funds, brokerage houses and asset management companies in more than 30 countries.

CONTACT

Visit www.comarch.com for the contact information of our offices in the following countries:

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