

Title : Habib Bank AG Zurich (HBZ) has launched... "a revolutionary feature"

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News in brief

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HABIB BANK AG ZURICH (HBZ) HAS LAUNCHED

"a revolutionary security feature" in its continued efforts to enhance protection while logging onto HBZweb, its electronic banking portal.

The newest feature is called 'HBZcram' which is based on a Challenge - Response - Authentication - Mechanism schema (CRAM). It's a new programme which eliminates the need for the user to carry a specialised hardware encryption device since HBZcram runs on a Java enabled mobile phone or PDA device.

A basic CRAM system is an image token presented on screen which the user is asked to re-enter, other than the standard user name and password. The purpose of the token is to prevent computer programs from guessing passwords.

The HBZcram program takes security to a new level by accepting this token as an input and dynamically produces a new code in response. This new code is now entered on screen. The unique combination of this code, user name and password are then used to validate the user.

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