

certgate and SIZ cooperate – Bringing Distributed Electronic Signature for EBICS to PDAs and Smart Phones

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Resulting from the cooperation between certgate and the German Savings Bank organization Informatikzentrum der Sparkassenorganisation (SIZ) is a mobile banking solution for business customers based upon the Electronic Banking Internet Communication Standard (EBICS).

Nuremberg, 4th of March, 2008 – The Nuremberg based certgate GmbH, a specialist for the security of mobile data and communication and supplier of the world's first microSD smart card has cooperated with the SIZ Informatikzentrum der Sparkassenorganisation GmbH to launch EBICS on mobile devices. Both organizations complement one another in their respective areas of expertise for EBICS and the security of data communication to bring the first mobile solutions of this kind to the market.

The Electronic Banking Internet Communication Standard, or EBICS, has been created to allow an open interface for banking applications. certgate has assisted the SIZ to provide the necessary security components to realize new products for the German banking industry. The SIZ has enhanced its EBICS offering to include support for mobile platforms, namely PDAs and smart phones using certgate's smart card in a microSD form factor which fits into practically any business mobile device. The mobile signature application allows financial transactions to be completed securely over a standard GSM telephone line using a common smart phone, anywhere where the business user may be. The result is an enormous increase in the efficiency and speed at which transactions are processed through an organization. High level decision makers, who are on the road often, are able to approve important and urgent payment orders, credit notes, money transfers, and stock trades with any banking institution using a mobile phone. The SIZ takes the solution one step further, allowing multiple approval signatures to be added remotely creating the first distributed mobile electronic signature application for EBICS. The certgate Smart Card microSD forms basis of this solution, offering the strongest form of authentication to fulfill both the business and regulatory requirements.

The EBICS Standard

EBICS has been set up by the German Central Loan Committee (ZKA) to serve as a secure internet based communication channel for electronic banking. EBICS-transactions send encrypted orders to any target bank's system. The data is sent in pre-defined signature-classes, which are then authorized by one or more electronic signatures before being processed.

In addition to the fulfillment of EBICS requirements for banking applications, the SIZ plans to offer the provisioning service

of distributed electronic signature also for other business processes that need signatures to be processed digitally.

The certgate Smart Card microSD PKI

Perfectly fitted to fill the task of digital electronic signatures, the certgate Smart Card microSD PKI fulfills the requirements of German as well as European signature laws, and therefore is an optimal partner to add mobility to the functions of the EBICS. At the CeBIT 2008 in Hannover, the EBICS Mobile Signature solution will be presented with the certgate Smart Card at the collective stand of the Savings Banks service organizations, Sparkassen-Dienstleister in Hall 17 on Stand D12. SIZ is demonstrating the mobile EBICS client for the first time live on a smart phone, completing simple banking transactions using the secure chip and PIN technique based upon the certgate Smart Card microSD.

Pioneering mobile IT-Security

certgate is the world's first supplier of microSD form factor smart cards. The innovation brings the integration of a cryptographic chip together with mobile applications to create highly secure solutions. certgate allows standard mobile devices to be used in areas where high levels of security are a requirement. The certgate smart card fits into any device which has a microSD-, miniSD- or SD-Slots.

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About certgate (www.certgate.com):

certgate GmbH, with their headquarters in Nuremberg, Germany, plan, develop and market products and solutions for data and communication security on mobile devices. The certgate products in the microSD form factor offer smart card security for all mobile devices, especially smart phones and PDAs. The highest standards of regulatory and technical security are fulfilled, even using commonly available mobile devices. Significant productivity gains can be realized with certgate as business processes are optimized and simultaneously security is increased on mobile end devices.

[You can find this press release here](#)