



Swedbank's mobile BankID uses PortWise Validation Server



Swedbank is one of the largest Swedish banks. 17 500 employees serve 9.5 million private and 650 000 corporate customers at 362 branches in Sweden and 222 branches in the Baltic countries.

Swedbank customers have been able to log on to their Internet accounts for several years using their BankID and Swedbank is the first bank to offer a mobile BankID.

SWEDBANK WAS ONE of the driving forces when it came to establishing BankID – an electronic ID issued by eleven Swedish banks that jointly own the company Finansiell ID-Teknik. BankID is now the leading digital identity in Sweden with a market share of 75%. There are 2 million active users and currently over 400 services where people can authenticate themselves and sign legally binding contracts electronically using their BankID.

A wireless PKI solution utilizing the mobile phone as a secure way for authentication and electronic signatures was the next objective. Swedbank assumed the role of a pilot bank and PortWise Validation Server became part of the technical solution.



Mobile BankID in need of a versatile validation solution

A natural development is that the well established infrastructure of mobile phones is next used for secure authentication and electronic signatures. Every SIM card that is used in a mobile phone supports wireless PKI – the mechanism behind mobile BankID. Storing BankID on the SIM card of a mobile phone would be a major step in the development of securer mobile services.

Finansiell ID-Teknik has run wireless PKI projects for some time with Swedbank taking the lead role and needed a software solution for the validation of mobile BankIDs and signatures. Following an extensive evaluation process where different vendors were compared and solutions evaluated, Swedbank selected PortWise Validation Server.





CASE STUDY SWEDBANK

Swedbank is currently the only bank that both issues mobile BankIDs and offers customers the option to use their mobile BankID when logging on to the Internet bank.

The solution

With PortWise Validation Server, Swedbank chose a versatile and robust validation server. It comes with out-of-the-box support for all electronic IDs on the Swedish market as well as the Norwegian BankID. Due to its modular architecture, support can be added for virtually any type of digital certificate and PKI client.

With a focus on adaptability and scalability, the product is built to handle the high transaction volumes that an international enterprise like Swedbank generates.

Implementation

Nexus developers worked in close cooperation with all parties involved. Swedbank and a range of telecom operators set the requirements. The product was then adopted to all the specific needs and easily integrated into the existing infrastructure. After successful tests, Mobile BankID production started in April 2010.

Nexus Professional Services is constantly available to support Swedbank when questions arise and updates or adaptations become necessary. With the product itself and the professional support, the best performance is always guaranteed.

Outlook

Currently (2010) PortWise Validation Server is the only wireless PKI validation server certified by Finansiell ID-Teknik in production. Only weeks after going live, thousands of Swedbank customers had already applied for and started using their mobile BankID.

Nexus products in service

PortWise Validation Server

- Strong authentication based on digital certificates
- Secure digital signing using digital certificates
- Support for multiple PKI clients
- Support for advanced signatures suitable for long term archiving
- Standards compliant, public-keybased, highly secure and scalable architecture

Nexus

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