Compliance to government and industry regulations
The need for security
The online businesses worldwide are under a constant threat of sophisticated cyber attacks, online frauds and other vulnerabilities. Consumers are conducting an increasing number of online transactions from new devices and non-traditional places, challenging businesses to enhance their security and stay ahead of the evolving threats.

Government and industry regulations
Many government and industrial organizations have set regulations that require businesses to take proper security measures to prevent online attacks. Failure to comply with these regulations can result in data breaches, fraudulent attacks and significant damage to brand credibility.

The commonly-used standards in eBanking are:
- The Monetary Authority of Singapore (MAS) Technology Risk Management (TRM) Guidelines for securing financial institutions and their data.
- The Payment Card Industry (PCI) Data Security Standard (DSS) for securing credit card data.

Ezio Server for compliance
The Ezio Server offers many features that enable businesses to comply with many government and industry-specific regulations.

Strong access control for critical systems
The Ezio Server can be integrated with critical systems such as the following to manage privileged users’ access through fine-grained, policy-based access control:
- Windows server (through GINA)
- Linux, UNIX servers (through PAM)
- VPN and Citrix servers (through RADIUS)
- Identity Access management suite, e.g. solutions from IBM, Oracle, CA etc.

Ezio Server helps you comply with:
- MAS TRM Guidelines – Section 11.2

Defence against Man In The Middle Attacks (MITMA)
The Ezio Server provides several mechanisms to defend against the MITMA attacks. It uses transaction signing to authorize high-value transactions through:

- Out-of-band SMS-based message
- OTPs from OATH/OCRA, EMV, Vasco and RSA tokens

Ezio Server helps you comply with:
- MAS TRM Guidelines – Appendix E

Strong Two-Factor Authentication
The Ezio Server provides strong Two Factor Authentication for logging into the online banking and financial systems, and transaction signing for authorizing transactions.

Ezio Server helps you comply with:
- MAS TRM Guidelines – Section 12.1
- PCI DSS Requirements – Sections 8.2 and 8.3

End-to-End (E2E) encryption of passwords/OTPs and security protocols
The Ezio Server uses strong E2E cryptography and security protocols such as Two-way SSL to protect sensitive data during transit. It can be fitted with a tamper-resistant FIPS 140-2 Level-3 certified HSM for secure storage of master keys, and cryptographic operations.

Ezio Server helps you comply with:
- MAS TRM Guidelines – Section 9.1, Appendix C, and Appendix E
- PCI DSS Requirements – Sections 2.3 and 8.2

Comprehensive identity management
The Ezio Server enables strong identity management for administrator and non-administrator accounts including the following:
- ID creation, edits and deletion
- Segregation of users based on access rights
- Password policies
- Password lock, resets and inactivity lock

Ezio Server helps you comply with:
- PCI DSS requirements - Sections 6.5, 7.1 and 8.1

High availability
The Ezio Server can be configured for High Availability (HA), backup and disaster recovery modes. The HA mode can support up to six servers in a site for uninterrupted services – one primary, one secondary and four Horizontal Scale servers.

The Ezio Server helps you comply with:
- MAS TRM Guidelines – Section 8.1
The Ezio Server at a glance
The Ezio Server is a strong, cost-effective authentication solution that is used to authenticate online users, authorize remote access and Internet transactions, and protect sensitive data from fraudulent online attacks. It uses a combination of security measures to secure data in transit: Two-Factor Authentication (2FA), End-to-End (E2E) encryption of passwords/OTPs protected by a FIPS 140-2 Level-3 Hardware Security Module (HSM), segregation of domains, and more advanced technologies such as PKI, digital certificates and transaction signing methods.

Being vendor and token agnostic, it supports almost all kinds of authentication technologies and forms, allowing customers to mix and match different authentication technologies with various tokens.

The Ezio Server is a mature product that is designed to accommodate future technological innovations and evolving security needs. It is certified for RSA Secured Partner Program, MasterCard EMV CAP, Ready for IBM Tivoli Software Program, and Initiative for Open Authentication.

For more information about the Ezio Server, visit: http://www.gemalto.com/ezioserver

KEY FEATURES

<table>
<thead>
<tr>
<th>Enhanced identity assurance and access control:</th>
<th>Multi-tenancy support:</th>
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<tr>
<td>The Ezio Server uses a combination of security features to protect all data.</td>
<td>The Ezio Server allows segregation of users in up to 1024 domains.</td>
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<tr>
<td>&gt; Strong two-factor authentication, PKI, and/or digital certificates.</td>
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<tr>
<td>&gt; End-to-end encryption of passwords/OTPs.</td>
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<td>&gt; A tamper-resistant FIPS 140-2 Level 3 HSM.</td>
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<td>&gt; Comprehensive logging and reporting.</td>
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Compliant with regulatory standard:
The Ezio Server complies with many government and industry-specific regulations.

Flexible, multi-vendor multi-token support:
Organizations can issue almost any kind and combination of hardware, software, or mobile tokens to the users.

Supports standard protocols and open APIs:
The Ezio Server supports RADIUS and LDAP, and includes a client API (JAVA based library) that allows organizations to integrate their existing applications with the server seamlessly.

Multi-tenancy support:
The Ezio Server allows segregation of users in up to 1024 domains.

User friendly administrative console:
A browser-based GUI offers centralized management of the users, groups, domains, policies, tokens, and other attributes of the system.

High availability and scalability:
The solution is available in a high availability and disaster recovery modes, and can scale up to include six servers per site for high availability.

Better ROI:
The Ezio Server is a flexible solution that protects the current investment in infrastructure, and lowers the overall cost.

Future ready:
The Ezio Server is designed to accommodate future technological improvements, new tokens, business expansion, and evolving security needs.

For more information about the Ezio Server, or enquiries about how it can help your business meet other standards or regulations, contact Gemalto at: EZIO.SERVER@GEMALTO.COM
About Gemalto

Gemalto eBanking is a global and trusted partner for financial services and retail institutions. To date, Gemalto has designed, manufactured and rolled-out over 70 million eBanking devices and solutions to banks’ customers worldwide. Solutions that are part of the Gemalto online banking suite – the Ezio Suite.

Gemalto’s Ezio Suite brings together a unique authentication server, plug-in modules and a range of authentication devices. Common characteristics of Gemalto’s Ezio Suite of online banking solutions and services include scalability, flexibility, modularity and ease of implementation, that are designed to be future-proof, supporting seamless upgrades and the introduction of new products and services by banks. An approach strengthened by the Ezio Server, a multi-channel, multi-token and vendor-agnostic authentication solution that supports all forms of authentication technologies.