Gemalto Swat Solution

How to protect corporate banking customers against social engineering and state-of-the-art technological attacks?

Gemalto Swat reader is a signature device that can fit into existing PKI systems to provide contextual control and device authentication during all the PKI signature operations

- Embedded secure element processing device authentication and displayed text signature
- Secure PIN Entry
- Large display providing signature purpose description
- USB or BLE connexion
- Interoperable with others Gemalto PKI solutions
- PC, mobile and Tablet support
How does it work?

> Gemalto Swat solution comes to mitigate recent attacks on financial institutions that try to impersonate mandated account holders and signatories to perform fraudulent operations on their behalf, or that try to modify the content or the purpose of operations when they get signed by these mandated users.

> Gemalto Swat solution allows financial institutions to bind any sensitive operation with a context description warranting unfailingly the integrity of both the content and the purpose of an operation. It provides a UWYS [Understand-What-You-Sign] experience to the signer, mitigating state-of-the-art MitB (Man in the Browser and social engineering attacks, while privileging ease-of-use and mobility.

> Gemalto Swat is our high-end solution for corporate banks that wish to provide best-in-class security to their customers and subsidiaries for their electronic Bank Account Management (eBAM), their Automated Clearing House (ACH) activities, their wire transfers and interbank payments.

How does it stop frauds?

The Swat device features a standard PIN pad enabling Secure PIN Entry (SPE) and allowing to perform usual cryptographic operations using a PKI smart card. But in addition, the Swat device allows the signer to understand precisely what he is requested to sign. This is the UWYS concept that relies on threefold specific capabilities of the device:

- **PIN**
  - PIN logging malware and signature replay
  - Secure PIN entry

- **Data**
  - MitB and MitM to modify operation details
  - PKI signature verification by the bank

- **Purpose**
  - Social engineering and HTML injection to fool the user
  - UWYS control of the context by the signer
Based on over 15 years of experience in corporate banking, Gemalto has gained the trust of millions of users in corporate banking that daily use Gemalto authentication solutions especially PKI’s ones. Gemalto Swat solution is fully interoperable with other Gemalto solutions that guarantee smooth integration and backward compatibility with the existing deployments. In particular the Swat UWYS can be combined with the Gemalto Websigner SWYS capabilities, ensuring the highest security and convenience for the mandated signers of batches of transactions in interbank payments. The Swat solution is also fully compatible with the main standards requested by financial institutions such as ISO 20022 for electronic data exchanges much used by eBAM and ACH, XMLDsig and PKCS#7 for digital signatures, or PSD2 for strong authentication and dynamic linking of transactions.

A modular architecture to match corporate banks’ deployment constraints for security solutions

The Swat device can support both USB and BLE communications. It can enable secure BLE communications on all platforms thanks to Gemalto SI Dongle or BLE Device Manager. It can be deployed without software installation requesting administrative rights, relying on Gemalto web connector technology. It can interoperate with installed middleware libraries such as Gemalto SAC. It can also be used on thin clients and Virtual Desktop Infrastructures (VDI) such as RDP or XenDesktop. It supports mobile platforms thanks to Gemalto Mobile Connector enabling communications on Android and iOS. And it can comply with most recent web browser security policies that have deprecated Netscape and Java plugins, blocking incidentally almost all the web signature applications of the market. In combination with Gemalto Websigner implementing the new web extension technology promoted by the leading browser suppliers, the Swat solution can provide a full web-based SWYS and UWYS signature experience on recent Chrome, Firefox and Edge browsers.
BANKING & PAYMENT

The world of financial services is changing fast and consumers look for ever more personalized, convenient, yet secure options to pay, communicate and interact with their banks. Gemalto offers a wide range of digital solutions to meet and exceed these demands. Banking & Payment regroups a broad range of solutions and offers to equip banks with the most advanced digital security and technology available.

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