### **BENEFITS**



REDUCE COSTS WITH OVER-THE-AIR SETUP AND UPDATES



EMBED STRONG AUTHENTICATION IN UX



SMART CARD SECURITY WITHOUT HARDWARE



GLOBALLY CERTIFIED

### **MAKING 2FA SMART**

With the increasing logins and payments happening through our mobile phones, phones are fast becoming part of our identity. Using mobile authentication has multiple benefits. The mobile phone is always with the user, minimizing the risk of forgetting the token and being unable to login. Also, software tokens within the mobile phone can be upgraded and patched without the need to replace the entire device like a hardware token. It is also scalable in terms of further strengthening mobile authentication techniques.

Leveraging all these advantages and built on top of the patented V-OS Virtual Secure Element technology, V-OS Smart Token brings the best of convenience and security to your customers. By providing a highly secure execution environment to the keys used for digital signing and the secrets used for generating one-time passwords (OTPs), V-OS Smart Token ensures that the transactions carried out on the protected app are not tampered or manipulated in any way even if the underlying operating system is compromised.

#### **ABOUT V-KEY**

V-Key is an internationally-acclaimed software-based digital security company, headquartered V-Key's pioneering Singapore. technology powers ultra-high security solutions on premise and Cloud-based, for digital identity management, user authentication and authorization, IoT, as well as electronic payments for major banks, payment gateways, and government agencies. Today, V-Key secures millions of users around the world, enabling digital leaders to create powerful customer experiences that combine high security and delightful convenience.

# V-OS SMART TOKEN

In the authentication world, high security often means to sacrifice on user experience. However, V-Key's V-OS Smart Token bucked the trend by combining user interface (UI) and user experience (UX) in an integrated package by providing an easy, seamless yet secured login.



User Experience

Security

# **PRODUCT FEATURES**



CONVERTS APP INTO OUT-OF-BAND SEAMLESS OTP AUTHENTICATOR



PASSWORDLESS AUTHENTICATION USING QR CODE, PUSH NOTIFICATION, FACE ID OR FINGERPRINT



PROVIDES APIS FOR OTP, PKI & FIDO2 STANDARDS BASED AUTHENTICATION PROTOCOLS



MULTI-LAYERED ADVANCE MOBILE SECURITY PROTECTIONS



SUPPORTS SYMMETRIC & ASYMMETRIC CRYPTOGRAPHY STANDARDS



PROVISION MULTIPLE TOKENS WITHIN A SINGLE APP



AVAILABLE AS AN EASILY INTEGRABLE SDK OR AS A STANDALONE WHITE LABELED APP



WORKS ON CLOUD OR ON-PREMISE



INTEGRABLE WITH 3RD PARTY AUTHENTICATION SERVERS



MINIMAL MEMORY FOOTPRINT AND RESOURCE REQUIREMENT ON DEVICE

#### WHAT IS V-OS

V-OS is V-Key's patented solution and the world's first virtual secure element to be FIPS 140-2 validated (US NIST), Common Criteria EAL3+ certified and accredited by the Infocomm Media Development Authority of Singapore (IMDA). V-OS uses advanced cryptographic and cybersecurity protections to comply with standards previously reserved only for expensive hardware solutions. Integrated seamlessly with biometrics. PKI-based technology and out-of-band authentication, V-OS makes delightful user experiences possible while being uncompromisingly secure. V-OS has been the subject of multiple rigorous penetration tests. It has also been stress-tested by e-commerce players, government agencies, regulatory bodies and financial services companies.

# V-OS AUTHENTICATION

### **Seamless In-App Authentication**



Customer wants to view transaction details



OTP is generated securely in background and sent to server for validation



OTP is validated successfully and customer is able to view transaction details

#### PLATFORMS SUPPORTED:

Client OS:

Android 4.4 to 11 & iOS 7 to 14

Server OS:

Red Hat Enterprise Linux (RHEL), CentOS

Server:

JBoss EAP, WebLogic, Embedded Container (Tomcat)

Database:

MySQL, MariaDB, Oracle, Microsoft

#### **Push-Based Authentication**





Customer logs into his banking account on the web browser and gets a push notification on mobile app

2.



Customer verifies identity on mobile app using unique private key and is sent to server for validation 3.



Authentication is successfully validated and customer can now do internet banking on web browser

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