SESTUS®

VIRTUAL TOKEN® MULTIFACTOR AUTHENTICATION

An overview of the Virtual Token® Multifactor Authentication product.
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VIRTUAL TOKEN®

MULTIFACTOR AUTHENTICATION

Nothing to Carry

No hardware token required

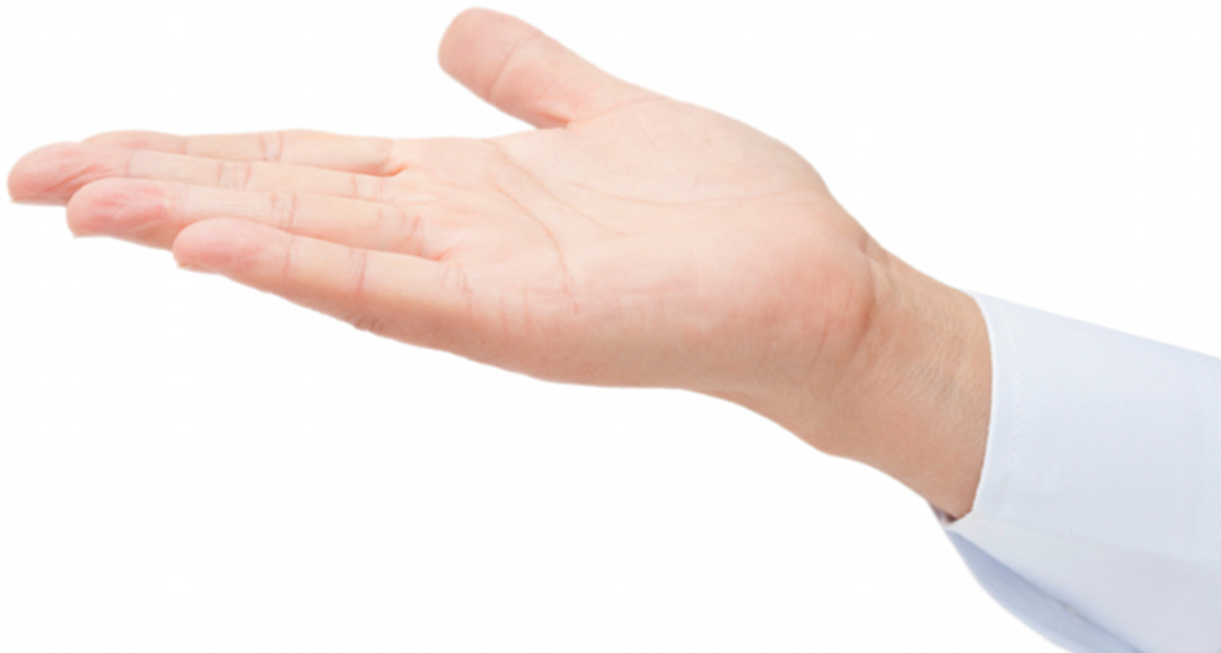
Virtual Token® MFA uses the user's internet device as the "something the user has" factor of multifactor authentication, eliminating the need to deploy additional hardware to users. Users may enroll as many devices as they wish, including mobile devices such as phones and tablets. Multiple users may also share a common device.

The "key" concept

Traditional hardware tokens contain unique mathematic keys embedded within their memory chips. Instead of deploying a hardware token (with its embedded key) to each user, Virtual Token® MFA deploys just the key, turning the user's connected device into a "virtual" hardware token.

The authentication process

After verifying the user through a regulatory-approved "out-of-band" verification process, Virtual Token® MFA constructs a key that is unique to the device's "fingerprint" and the user's account details. This key is stored and maintained entirely by the user's web browser and no special software is required to deploy it to, or retrieve it from the user's browser. The key is mathematic in nature and cannot be reverse engineered or decrypted. It contains no user information and is cryptographically "tied" to the user's enrolled device and their account details, rendering it unusable if supplied from functionally different devices or by other users.



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Nothing to Install

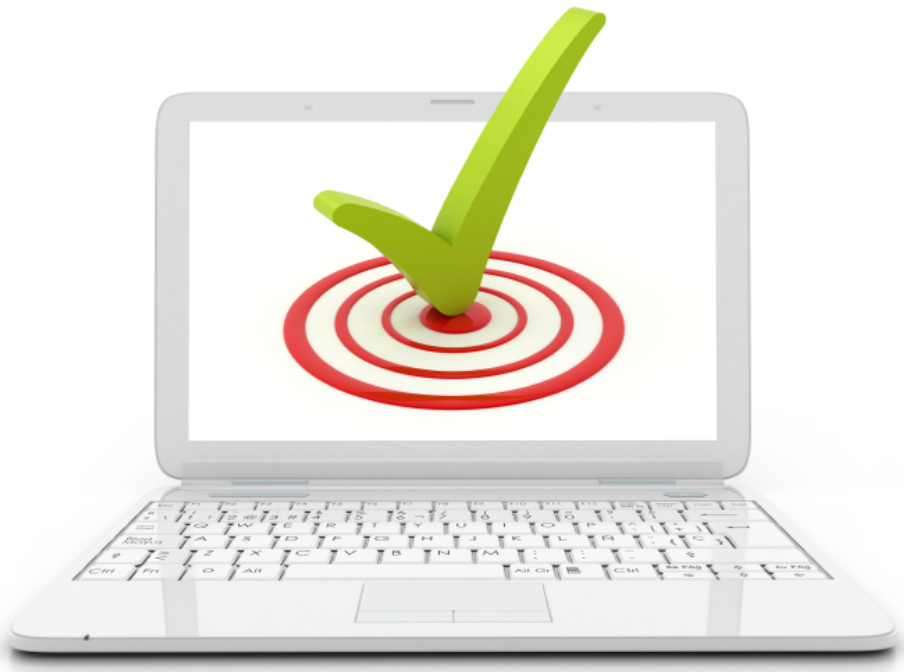
Its security made simple

Users don't need to install any software to use Virtual Token® MFA. Users already have everything they need right now in their web browser.

The user's existing web browser receives and returns the Virtual Token® MFA key using normal browser functionality (cookies and bookmarks). All web browsers and all operating system environments are supported.

Nothing else required

Virtual Token® MFA does not require Java, javascript, Active X controls, or other web "applets". Users can even block cookies and still authenticate using their "keyed bookmark".



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Complete privacy

No “mother’s maiden names”

Virtual Token® MFA never solicits personal information using “challenge questions” (or any other method). No “mother’s maiden names” used here!

The problem with challenge questions

Regulators have repeatedly rejected challenge questions as failing to meet their definition of “true multifactor authentication”.

Subjecting users to challenge questions violates their privacy and conditions users to divulge non-public personal information to fraudsters (who easily replicate “challenge question” processes).

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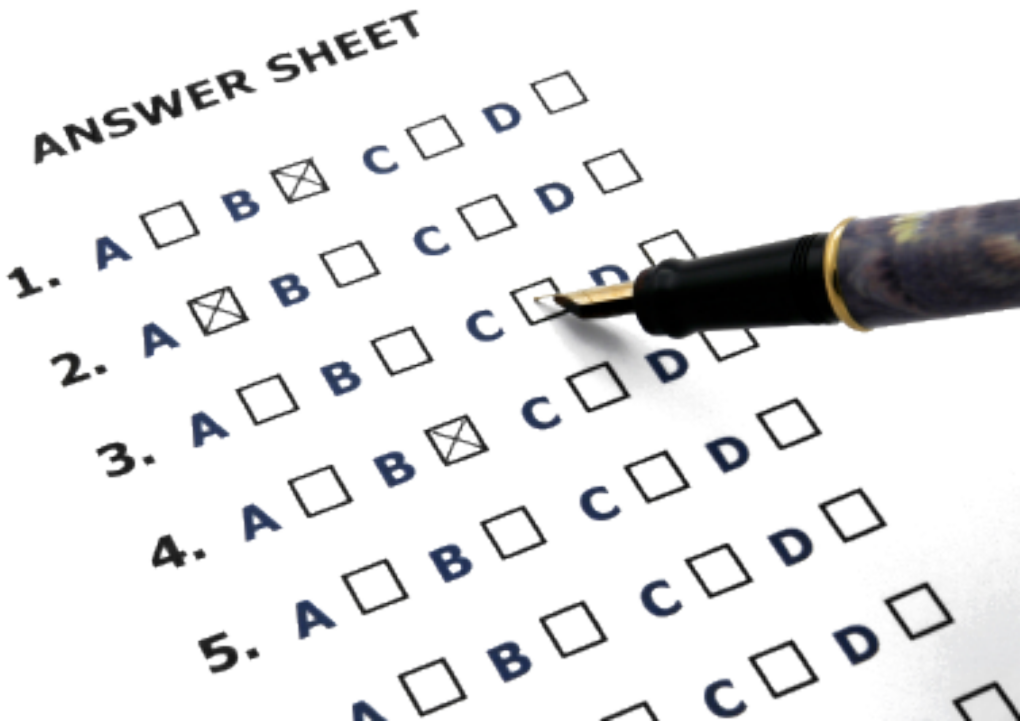
No risk scores.

Virtual Token® MFA doesn't use "risk scoring" or similar profiling methods.

Risk scoring often produce "false positive" results, denying legitimate users access to their own accounts. Legitimate users routinely travel with their laptops, change their mobile device's IP address, and engage in a thousand other activities that confuse profiling systems.

Risk scoring also produce "false negative" results, allowing fraudsters to access user accounts. Fraudsters can query and a user's browser, operating system, and IP as easily as your website can. A fraudster who replicates this information to a risk scoring system will access the user's account.

Risk scoring products are notoriously difficult to configure and support, require constant "tweaking", and do not meet the regulatory definition of "true multifactor authentication".



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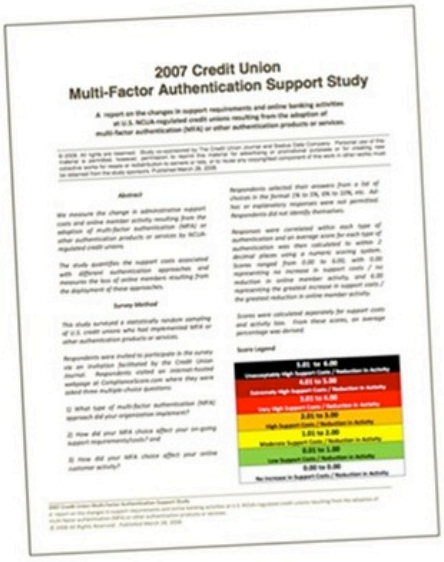
Lowest support costs.
Highest user acceptance.

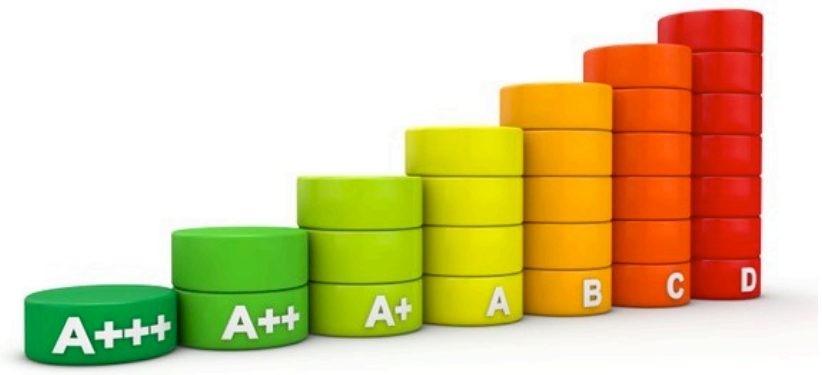
Best multifactor authentication method

In a 2007 study conducted by the Credit Union Journal, Virtual Token® MFA rated best among all multi-factor authentication methods, providing the lowest support costs and the highest user acceptance rates.

Easy administration

Virtual Token® MFA features an easy-to-use administration interface, providing administrators and support personnel with access to important product features. Access permission can be individually configured for call center personnel, management, and system administrators.


2007 Credit Union
Multi-Factor Authentication Support Study



VIRTUAL TOKEN®

MULTIFACTOR AUTHENTICATION

Trusted. Secure. Respected.

Virtual Token® MFA protects some of the world's most important computer networks. It is used by federal and state government agencies, FFIEC-regulated financial institutions, CJIS-certified law enforcement providers, and HIPPA-compliant healthcare organizations.

Virtual Token® MFA users include...

The U.S. Department of the Treasury
The State of North Carolina
Fletcher Allen Healthcare
RR Donnelley
Banorte Bank

..and many other well-respected organizations.

RR DONNELLEY

THE GREAT SEAL OF THE STATE OF NORTH CAROLINA
MAY 20. 1775
APRIL 12. 1776
ESSE QUAM VIDERI

Fletcher Allen HEALTH CARE

THE DEPARTMENT OF THE TREASURY
1789

BANORTE

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Learn more.

To learn more about Virtual Token® Multifactor Authentication, please visit our website at www.sestus.com. You can use our website to review technical information, download our publications, read the latest online security news, learn more about our company, and experience a live demo.

Licensing & Product Inquiries

For licensing and general product inquiries, you may use our online contact form.

If you prefer to speak with a product specialist by phone, please call (800) 788-1927 (Ext 1 for Sales), between 8:00 am and 5:00 PM, PST (Pacific Standard Time), Monday ~ Friday.

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