

# CD-1

## Credit Card Display Token



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The CD-1 Credit Card Display token uses an innovative design and manufacturing process to deliver all of the benefits of authentication technology, combined with the traditional functions of a payment card – making it ideal for financial institutions and retail applications. The CD-1 provides users with secure one-time passwords using two-factor authentication technology that CRYPTOCARD has perfected over the past 20 years. The CD-1 offers a rugged design to meet the rigors of consumer based use.

The CD-1 Credit Card Display token is a simple to use, robust, and incredibly secure token that combines with CRYPTOCARD's award winning server and managed services authentication solutions to provide easy to integrate market leading two-factor authentication functionality to financial services institutions as part of an advanced on-line, retail or business banking channel strategy or retailers as the next step in enhancing security of loyalty cards and on-line catalog systems.

### Multi-purpose authentication

CRYPTOCARD's CD-1 token can be used to deliver a simple alternative to the comparatively bulky traditional two-factor tokens. Its credit card style format makes it much easier to carry and so less likely to be lost or forgotten – which can naturally reduce support desk calls and on-going provisioning and deployment costs.

Alternatively, the token delivers payment card capabilities that combine with the authentication function to deliver a multi-purpose device that is ideal for securing on-line transactions or telephone based transactions.

The device also has the option to integrate with contactless or proximity detection systems, allowing it to form part of a more general identity management solution.

The CD-1 token is constructed using an innovative process which delivers the flexibility required for multi-use consumer based devices – while assuring ruggedness that reduces long term cost of ownership and low support costs. Each

device has a lifespan covering many thousands of authentications – more than sufficient for typical retail or banking applications. Pressing the button on the card activates the generation and display of a new One-Time Passcode.

### Highest Level Security

CRYPTOCARD has perfected authentication processes and procedures over the past 20 years and through its use of these advanced algorithms and CRYPTOCARD's superior password complexity, the CD-1 follows all CRYPTOCARD tokens in providing the most comprehensive technology on the market. This makes it virtually impossible for an outsider to 'hack' or 'guess' a password – providing the best possible security to a banks' channel strategies.

In addition, the physical security of a device is essential as part of complying with certain industry regulations. The CD-1 has been subjected to a number of robustness and destruction tests to prove it offers the highest levels of protection and security of the information held on it as well as the durability of the token itself.

### Market Leading Flexibility

The ability to have variable algorithms and complex PIN numbers allows the CD-1 token to be customized to meet the most stringent of security policies and thus support current and likely changes for future industry regulations. The CD-1 can also be integrated within a broader identity management scenario, where the proximity/contactless based capabilities of the card (MiFare and RFID) are used as part of a building access control solution. Alternatively this functionality allows the card to be used to integrate within a contactless payment system.



### CD-1 Key Features:

- Innovative design providing maximum flexibility
- Industry leading security algorithm's
- Flexible and secure PIN management options
- Tamper proof design
- Smart card chip option for PKI certificates
- Complies with industry certifications

## Datasheet: CD-1

### Credit Card Display Token

#### Lowest Total Cost of Ownership

The CD-1 upholds CRYPTOCARD's standard of providing the lowest Total Cost of Ownership in the market – this is achieved in a number of ways. The ruggedness of its design allows it to cope with the toughest of environments that a payment card based application is likely to dictate – such as those used for retail or on-line banking or point of sale oriented applications. The long lasting battery means that the card can be expected to outlast its issue period.

#### Customisation and Branding

The CD-1 is completely customizable in a number of ways. It can be branded to the requirements of the bank in terms of look and feel and supports all the printing methods used for this type of smart card. The device can be supplied with or without a smart card chip – maximizing the potential to integrate within an existing channel application, leverage existing EMV chip technologies and providing the flexibility to cater for future banking applications.

#### Industry standards

The CD-1 is easily integrated within a CRYPTOCARD network, so that the full advantages of CRYPTOCARD's market leading server applications can be realized. However, the token can also integrate within an infrastructure that already uses the OATH/HOTP based standard. This not only reduces cost of integration but can also improve the overall return on investment of the application. The device has also undergone rigorous testing to gain certification to all the relevant industry and technology certifications.

In addition, CRYPTOCARD believes that it is essential that its devices can support the development of a "Green IT" strategy and so the CD-1 is compliant to the WEEE and RoHS legislations.

#### Certifications

- ISO 7810, 7811, 7816
- UL certified
- CE certified
- WEEE
- RoHS
- EMV

#### Magnetic Stripe

- Lo-Co/Hi-Co magnetic stripe
- 3 Tracks

#### Smart Chip

- Accepts EMV compatible chips
- Advanced CMOS technology to deliver high speed communications
- PKI compatible – using X.509 certificates

#### Encryption Algorithms

- AES 128-bit, 192-bit, 256-bit
- OATH HOTP compliant

#### Passcode Complexity

- 4, 6 or 8 characters
- Numeric (0-9)

#### PIN Management

- Server-side PIN
- Configurable minimum PIN length – from 4 to 8 characters
- PIN complexity (numeric, alphanumeric, strong alphanumeric)
- Disallow trivial PINs (1234, 1111, ABCD)
- "No PIN" option
- Configurable number of consecutive incorrect PIN attempts

#### Dimensions

- Length: 85.5 mm
- Width: 54 mm
- Depth: 0.8mm

#### Warranty

- 1 years - can be extended to 3 years

#### Miscellaneous

- Tokens are easily integrated with CRYPTOCARD's award winning server solutions

#### Operating environment

- Storage: -20°C to +40°C
- Operating: 0°C to +40°C

#### Miscellaneous

- Hologram
- Secure signature portal



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