

eCode Printed OTP

Printed One Time Passwords



Todos eCode Printed One Time Password (OTP) is a solution for remote authentication suitable for Internet banking, Internet shopping and phone banking. The system consists of two parts; OTPs printed on plastic cards or paper, and a host system.

Todos eCode Printed OTP offers the same functionality as an eCode OTP generator placed on a smart card or inside a token device.

**low cost and
easy to deploy**

The major differences between generating printed OTPs and an OTP generator on a smart card are:

- The OTPs are generated centrally, and are securely transferred to a personalisation bureau that prints the OTP onto a card or a PIN envelope.
- To protect from shoulder surfing, an aluminium foil scratch layer protect the not yet used OTPs. This enables a simple but efficient way of protecting the OTPs, where customer can understand if someone else has used an OTP. The solution is combined with a static password, to achieve a two-factor authentication.

Todos eCode concept supports multiple authentication solutions, and printed OTP is one of these solutions. By supporting multiple solutions, it is possible to differentiate customer groups, where printed OTPs is a cost-efficient authentication method for less frequent customers. With the Todos eCode authentication system, you have one system for all types of authentication.

Key benefits with Todos eCode Printed OTP:

- Low cost and easy to deploy.
- Easy to understand and use.
- Portability: you always have it in your wallet.
- Easy to distribute, sent by normal postal services.
- Future compatible – you can start off with Todos eCode Printed OTP and continue with a smart card solution using the same eCode host system.

For further information about the Todos eCode Printed OTP and the other components in the Todos eCode authentication system, please refer to the brochure "Todos eCode - the Concept" or contact the Todos sales team for more detailed information.



**Scratch your
One Time Passwords**