客戶名稱: 中國銀行 (香港) 有限公司
CUSTOMER: Bank of China (Hong Kong) Limited

地點: 香港
LOCATION: Hong Kong

行業: 銀行業
INDUSTRY: Banking

挑戰

隨著公眾對互聯網安全日漸關注,以及對法規遵從的要求越來越高,銀行業界的當務之急是廣泛採用高規格及有效的保安方案,在整個網上銀行交易過程中保護客戶的資產。

Challenge

To address the increasing public awareness of Internet safety and to comply with regulatory requirements, it is paramount for the banking industry to widely adopt high standard and proven security solutions to protect their customers' assets throughout the online banking transaction process.

解決方案

自動系統(香港)有限公司(「自動系統」)成功利用VASCO Data Security International(「VASCO」)及ASL全資附屬公司 i-Sprint Innovations (i-Sprint) 的可靠保安解決方案,協助中國銀行 (香港) 有限公司 (「中銀香港」) 增強其網上銀行服務。

Solutions

Automated Systems (HK) Limited ("Automated") helped Bank of China (Hong Kong) Limited ("BOCHK") enhance its Internet banking services with reliable security solutions from VASCO Data Security International, Inc. and i-Sprint Innovations ("i-Sprint"), a wholly owned subsidiary of ASL.

客戶得益

提供安全可靠的環境,讓客戶放心使用網上銀行服務。

Benefits

Offered a safe and trusted environment for our customers to perform banking transactions over the Internet.

自動系統以i-Sprint及VASCO技術協助中銀香港增強網上銀行服務
Automated supports BOCHK to enhance Internet banking services with i-Sprint and VASCO technologies

中銀香港是本港最著名的銀行之一,一向被譽為全球實力最雄厚的銀行之一。為應對互聯網的安全挑戰,中銀香港尋求具備更強大身份認證和交易電子簽名功能的可靠保安措施,以增強其網上銀行服務的安全性。

經評估市場上不同資訊科技方案及服務後,中銀香港選擇了自動系統為系統集成商,全面管理VASCO及i-Sprint的方案部署,提供卓越的身份認證及數據簽名功能,並負責方案的售後維護。該方案採用了i-Sprint的雙重認證作為額外的安全防護,並運用VASCO於業界認可的DIGIPASS 270及VACMAN核心認證引擎,通過i-Sprint的認證平台來管理和確認顧客的網上身份,並透過數據簽名功能保護網上交易的安全性。

DIGIPASS 270是極之輕便的認證裝置,為中銀香港的客戶帶來額外的安全防護。DIGIPASS 270運用高階加密標準 (AES) 的演算法計算電子簽名、管理認證碼及其他DIGIPASS功能。該裝置體積纖巧 (70毫米 X 45毫米 X 2.85毫米),可放在錢包內隨身攜帶,方便客戶隨時隨地使用。

VACMAN是採用應用編程介面 (API) 的頂尖認證平台,可作為DIGIPASS強大認證工具的後端設備。該平台可自動處理登入要求,確保只有獲授權的用戶可存取受保護的網上應用程式及網絡。此外,VACMAN可用作核對電子簽名,保障客戶於進行網上交易時免受中間人攻擊。VACMAN的獨特設計、無限延展能力及靈活性適合用於各種客戶界面的應用程式之大規模部署,包括網上銀行、電子商貿、入門網站及其他娛樂用途。

為實施雙重認證的安全平台,中銀香港亦採用了i-Sprint的AccessMatrix™通用認證伺服器,以提供端對端編碼器管理程序,以及能配合未來發展的認證方案。i-Sprint的AccessMatrix™包括身份、憑證及存取管理 (ICAM) 軟件產品系列,提供卓越及通用的認證、單次登錄及精密授權方案。這方案是為應對ICAM保安挑戰並符合網上銀行保安的法規要求而設。

BOCHK is one of the most renowned banks in Hong Kong and has been recognized as one of the Strongest Banks in the World. To cope with the challenges of Internet safety, BOCHK was searching for reliable security measures with stronger authentication and transaction signing capacity to enhance the security of its Internet banking services.

After examining different IT solutions and services in the market, BOCHK appointed Automated as the systems integrator to manage the entire deployment of the VASCO and i-Sprint solutions for the Strong Authentication and Data Signing functions, as well as after-sales maintenance for the solution. The solutions deployed by BOCHK include i-Sprint's Strong Authentication (2FA) as an additional layer of security and VASCO's industry proven DIGIPASS 270 and VACMAN core authentication engine to verify a customer's online identity and secure online transaction with data signing capabilities.

DIGIPASS 270 is an ultraportable authentication device that offers an extra layer of security and protection to BOCHK's customers. Digipass 270 uses the AES-algorithm to calculate e-signatures, host authentication codes and other Digipass-functionalities. The size of the device (70 mm x 45 mm x 2.85 mm) allows customers to put it in a wallet and use it anytime, anywhere.

VACMAN is a state-of-the-art API-based authentication platform that serves as a backend for DIGIPASS Strong Authentication tools. It automatically handles login requests, ensuring only properly authenticated users can access protected online applications and networks. In addition, VACMAN can be used to validate e-signatures, which are developed to protect customers' online transactions from Man-in-the-Middle attacks. The unique design, unlimited scalability and flexibility of VACMAN make it a perfect fit for large deployments in a variety of customer interfacing applications such as online banking, ecommerce, web portals and other entertainment use.

To implement the 2FA Security Platform, BOCHK has also implemented i-Sprint's AccessMatrix™ Universal Authentication Server to provide the end-to-end token management process and future proof authentication solution. i-Sprint's AccessMatrix™ family of integrated Identity, Credential, and Access Management (ICAM) software products provide strong and versatile authentication and single sign-on and fine grained authorization solutions that have been designed to address ICAM security challenges and meet the regulatory compliance requirements for Internet banking security.

AUTOMATED
A Member of the Teamsun Group

中銀香港直銷銀行主管(副總經理)張偉基先生 表示：「擁有卓越往績的VASCO及i-Sprint的無縫整合雙重認證解決方案，加上自動系統在整個部署過程中提供的專業服務，讓我們能夠一貫地為客戶提供高度安全的網上銀行服務。我們的雙重認證解決方案部署提供安全可靠的環境，讓客戶放心使用網上銀行服務。」

"With the proven track records of the seamlessly integrated 2FA solution from VASCO and i-Sprint, as well as the professional services of Automated throughout the deployment, we are able to consistently provide our customers with highly secure Internet banking services. Our 2FA implementation offers a safe and trusted environment for our customers to perform banking transactions over the Internet with peace of mind," said *Mr. Cheung Wai Ki, Head of Direct Banking (Deputy General Manager) of BOCHK*.

中銀香港直銷銀行主管 (副總經理) 張偉基先生
Mr. Cheung Wai Ki, Head of Direct Banking (Deputy General Manager) of BOCHK

自動系統集團有限公司行政總裁許永財先生 表示：「為配合客戶推出編碼器服務的時間表，我們必須確保項目順利執行及準確無縫地整合所有硬件和軟件。這次協作清晰展現了自動系統作為區內領先資訊科技服務供應商的獨有地位，而且擁有多供應商支援的能力。我們不單提供綜合服務以部署i-Sprint及VASCO的安全解決方案，亦提供端對端部署服務，確保能夠為中銀香港帶來滿意甚至超乎預期的效果 。」

自動系統集團有限公司行政總裁許永財先生
Mr. Henry Hui, Chief Executive Officer of Automated Systems Holdings Limited

"It is important to ensure smooth project implementation and seamless integration of all hardware and software in order to meet clients' schedule of token services launch," said *Mr. Henry Hui, Chief Executive Officer of Automated Systems Holdings Limited*. "We are pleased to be a reliable partner of BOCHK in bringing secured online banking experience to its customers. This collaboration has clearly demonstrated the unique position of ASL as a leading IT services provider in the region with multi-vendor support capability. We not only provided integrated services to deploy the security solutions of i-Sprint and VASCO, but also end-to-end deployment services to ensure that the project can meet and exceed BOCHK's expectations."

VASCO總裁及首席營運總監Jan Valcke 表示：「VASCO的全球客戶群中包括約1,700間金融機構，在亞洲地區內擁有穩健的市場地位，我們以無可比擬的專業知識協助各大銀行以卓越認證產品和服務保障其客戶安全。與中銀香港合作，進一步鞏固了VASCO在香港的地位。我們十分榮幸能夠為中銀香港發揮專長。」

"With 1,700 financial institutions in our global customer base and a very strong market position in Asia, VASCO has an unparalleled know-how in helping banks to secure their customers with strong authentication products and services," said *Jan Valcke, VASCO's President and COO*. "The project with BOCHK further entrenches VASCO's position in Hong Kong. We are honored to be able to put our expertise at the disposal of BOCHK."

VASCO總裁及首席營運總監 Jan Valcke
Jan Valcke, VASCO's President and COO

i-Sprint行政總裁程偉強先生 表示：「我們與全球多間金融機構合作，豐富經驗贏得業界肯定，因此能夠少於三個月內為中銀香港實施銀行級強大認證方案。我們很榮幸可以成為中銀香港的技術合作夥伴，協助他們為客戶提供最佳網上銀行服務。」

"With our proven experience with other financial institutions globally, we were able to assist BOCHK to implement the 'Bank-Grade' strong authentication solution in less than three months. We are proud to be a technology partner of BOCHK and assist them in providing the best Internet banking services for their customers," said *Mr. Albert Ching, CEO of i-Sprint*.

i-Sprint行政總裁程偉強先生
Mr. Albert Ching, CEO of i-Sprint

張偉基先生 指出：「這是我們加強保安計劃的第一階段。我們計劃將全新雙重認證的安全平台提供的保護擴展至其他銀行服務渠道，例如流動銀行和電話銀行服務。此外，我們將會發掘其他新穎及創新的方式，務求為客戶提供更佳服務。」

"This is the first phase of our security enhancement program. With the new 2FA security platform, we are planning to extend the protection to other banking delivery channels such as mobile banking and phone banking. In addition, we will explore new and innovative ways to better serve our customers," said *Mr. Cheung*.

為配合中銀香港的未來發展，自動系統將根據其業務需要，提供全面的售後維護服務及可應付未來需求的保安方案。此舉將有助中銀香港符合法規，並迎接未來不斷變化的業務需求，同時減少棄置現有基礎設施，以及保障其資訊科技投資。

To cope with future development of BOCHK, Automated will offer comprehensive after-sales maintenance services and future-proof security solutions in accordance with its business needs. This will support BOCHK to comply with regulatory mandates and dynamic business demand in the future, while minimizing disruption to existing infrastructure and protecting its IT investment.