

BRADESCO : PIONEER IN THE USE OF DIGIPASS® FOR JAVA PHONE IN BRAZIL

Banco Bradesco's Segmented Authentication Approach of Online Account Holders Leads to VASCO's Market Vision Award 2006 for Latin America.



VASCO
Market Vision Award
2006

In June 2006, Banco Bradesco won VASCO's Market Vision Award 2006 for Latin

America, because of the bank's pioneering role in secure Internet banking in its region. In 2005 Bradesco started to use the Bradesco Security System – Electronic and Card, which uses the VASCO's state-of-the-art Digipass technology to protect the e-banking client's assets. Bradesco was the first financial institution in the region to see the benefits of securing different customer segments with different types of Digipass authentication products, both soft- and hardware. In the case of Bradesco, corporate users are secured with DIGIPASS® Go 3, retail customers with Digipass for Java Phone. This makes Bradesco a pioneer in the use of mobile phones as a device for strong authentication an a true example of VASCO's Full Option, All-Terrain business model.

PIONEER IN SECURITY

Banco Bradesco is a pioneer in the use of DIGIPASS® for Java Phone in Brazil. Digipass for Java Phone is easy to install on the customer's mobile phone by download or WAP. Once the software is activated in the mobile phone, DIGIPASS® for Java Phone generates dynamic passwords, as a traditional hardware DIGIPASS®, which are used in all transactions and account balance queries made through Bradesco Internet Banking.

EASE OF USE IS CRUCIAL

The main concern during the DIGIPASS® test phase was to assure that the device would be easy and intuitive to use. "We have customized the screen interface following Bradesco's layout and we developed new menus, creating very simple and easy to use panels for mobile phone with color or black and white screens using GSM and Java technologies," explains Alexandre Cagnoni, technology chief officer at UserID, the company responsible for VASCO's operations in Brazil. The executive points out that the technical team had to test all major mobile phone models available in Brazil, from the simplest ones to the most sophisticated. "More than 40 different models have been homologated," he says.

EASE OF IMPLEMENTATION

"DIGIPASS® for Java Phone's ease of implementation and the increasing need for security tools while making financial transactions over the Web has turned the device into a very interesting method for strong authentication," comments Jan Valcke, president and chief operational officer at VASCO.

He points out that this segment is very promising, considering that during this year the local mobile phone market will reach 100 million users, according to a research conducted by the Brazilian Telecommunications Agency (Anatel).



Bradesco Internet Banking
In 1996 Bradesco launched Bradesco Internet Banking to offer clients an extra banking channel. Currently, more than 6.943 registered users can manage their finances from their offices, home of wherever they are located. This enables the access to 351 types of operations, generating 347,866 million transactions a year.

Bradesco Net Impresa, exclusive services rendered to companies, allows business customers to optimize their financial management through the 261 operations provided. On December 31, 2005 already 361,569 companies registered for this service.



DIGIPASS® Go 3

"We awarded Bradesco because of the bank's visionary approach of secure Internet banking at its pioneering spirit," said Jan Valcke, VASCO's President and COO. "Bradesco proves that a segmented authentication approach of a bank's customer base is the right path to follow. We want to congratulate Bradesco for this vision. In addition, we want to stress the fact that Bradesco is one of the very first banks worldwide that has initiated a mass roll out of DIGIPASS® for Java Phone to their customers."



DIGIPASS® for JAVA Phone

OBJECTIVE:

To provide secure customer access to a range of Internet based banking services.

CHALLENGE:

With a customer base of millions, Bradesco sought a security solution that was easy to implement and did not interfere with the customer's existing systems and routines. At the same time, the solution should meet the different needs that both corporate and retail banking clients have.

SOLUTION:

Bradesco opted for the proven DIGIPASS® family solution to secure its client's accounts. Different DIGIPASS® were chosen for corporate and retail banking customers. To protect their online financial transactions, corporate clients now use DIGIPASS® Go 3, while retail clients received DIGIPASS® for Java Phone.

About Banco Bradesco



Banco Bradesco was founded in 1943 as a commercial bank under the name "Banco Brasileiro de Descontos S.A.". Its initial strategy consisted of attracting small retailers, government workers, and modest landowners, in contrast to that of the other banks, which only focused on the large landowners. After only eight years in operation, Bradesco became the largest private-sector bank in Brazil. In the 80's Bradesco creates Bradesco Seguros Group, with activities in the areas of open private pension, capitalization annuity-lottery certificates and insurances. Early in the 90's all the Bradesco bank branches started operating online. Internet Banking was embraced by many customers and is now one of the most important service channels, with millions of registered users.

About VASCO

VASCO designs, develops, markets and supports patented DIGIPASS® user authentication products for the financial world, remote access, e-business and e-commerce. With tens of millions of DIGIPASS® products sold, VASCO has established itself as a world-leader for strong User Authentication for e-Banking and for Network Access for blue-chip corporations and governments worldwide.

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