



## PRESS RELEASE

### **BANCA POPOLARE DI SONDRIO - TELECOM ITALIA: NEW ONLINE BANK AUTHENTICATION SERVICE VIA MOBILE PHONE AND WEB**

#### **Innovative *SCRIGNO/identiTel* service from BPS and Telecom Italia allows account holders to perform online banking transactions securely and rapidly**

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Banca Popolare di Sondrio (popso.it) is launching a new authentication service via cellphone. Built by Telecom Italia and the bank, the new service offers faster and more secure Internet Banking transactions. The **SCRIGNO/identiTel** service combines traditional web-based authentication with a brand-new mobile phone-based system that allows customers to securely authorize outgoing transactions via a simple phone call. This groundbreaking authentication system certifies the service user's identity and allows account holders to confirm that they wish to carry out a banking transaction.

The service adds to the functionalities of the Banca Popolare di Sondrio Internet Banking platform by implementing telephone authentication via a Telecom Italia technology platform located at one of its proprietary Data Centers, ensuring end-to-end service provision.

After contacting their local branch to activate the service, account holders use **SCRIGNO/identiTel** simply by visiting the **SCRIGNO/Internet Banking** portal and entering their credentials (user number and PIN). To confirm an outgoing transaction, account holders are invited to call a toll-free number from the mobile phone that they registered when they signed up to the service. Using the telephone keypad, they then enter the "disposable" code obtained from the portal authentication page.

The Telecom Italia platform logs the number of the mobile phone used to place the call and send it to the bank, along with the code entered by the account holder via their phone keypad. The Bank checks that the "disposable" code corresponds to the code on the authentication page, and verifies that the mobile phone used to make the call corresponds to the number registered for that customer. If both checks are passed, the process is valid and the bank transaction goes through immediately.

The service is easy to use because it incorporates a mobile phone into the secure authentication process, without requiring the account holder to use any other devices. It also offers high levels of security because the mobile phone number used is certified by the Telecom Italia platform supplied from one of its Data Centers.

The Banca Popolare di Sondrio can now offer its customers a groundbreaking, streamlined authentication tool.

**Telecom Italia  
Press Office**

+39 06 3688 2610

<http://www.telecomitalia.it/media>