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New Techniques for Secure Online Finance

Sandboxing, keyboard encryption, and real-time mobile integration could lock in more online customers

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Abstract: In this report, we look at three promising new ways to improve actual and perceived security for online banking login and communications:

- Securing browser communications (*keyboard encryption*):
  - *Rapport* by **Trusteer**

- Securing the entire browser (*sandboxing*):
  - *SafeCentral* by **Authentium**

- Mobile alerts and one-time passwords (*OTP*):
  - *SafePass* from **Bank of America**

But the problem with all these solutions is that they saddle the user with extra work and the bank with extra tech support. That's why banks are unlikely to mandate their use. However, for the 20% or more of the market willing to do a little extra work for greater peace of mind, these solutions hold real promise.

Companies Mentioned: Authentium, Bank of America, Chambliss, Bahner & Stophel, Citibank, Choice Point, E*Trade, Fifth Third Bank, ING Direct, Intersections, Mint, Muriel Siebert, Trusteer, Strikeforce Technologies, Zions Bank

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