

Bank Implements Comodo Two-Factor Authentication in Stages

Darby Bank and Trust Co. used an innovative method to roll out Two-Factor Authentication for its online banking customers.

The Georgia financial institution wanted to enhance the security of its online banking process. Before using a Two-Factor Authentication solution, customers could log into the bank's computers remotely using only a password. The security of customer bank accounts depended on keeping passwords protected, but bank managers knew that customers don't always protect their passwords. Adding another layer of identification would safeguard the bank's deposits and its depositors.

Chris Dismuke, the bank's electronic banking manager, worked with the COO and the vice president of operations to decide what other layer of identification to add and how to introduce customers to the new requirement.

Implementing a new solution for all customers at once would be too complicated, they predicted. They wanted to stagger the demands on their customers and on their help desk by carefully staging how many customers moved to the new procedure on any given day.

“Convenience - the number one factor”

The search committee had three criteria for their security solution

- Low cost
- Fulfillment of FFIEC guidelines
- Convenience to customers

“[Convenience to our customers was the number one factor](#),” said Dismuke. But they knew that no matter how convenient the solution was, not all customers would pick it up intuitively. The committee needed a plan to be able to help customers with the least drain on their support desk.

The solution had to satisfy the guidelines of the Federal Financial Institutions Examination Council (FFIEC) for two-factor authentication which is mandatory for all US financial institutions. The guidelines required that online banking operations utilize two means of verifying the customer logging into the banking systems.

Authentication criteria could include

- Something the customer knew, such as a password
- Something the customer had, such as a teller card, or a physical token to insert in the computer
- Something the customer was, such as a fingerprint or retinal scan

Other two-factor solutions the committee looked at were “unacceptable.”

“[Our customers would revolt if we asked them to carry around a bingo card](#),” Dismuke said, describing a wallet card solution that would require banking customers to read codes when logging in.

After the bank rejected the cards as being too inconvenient for customers, the vendor's next proposal was “[a lot more expensive](#).” Darby Bank was ready for a better alternative. Then they found Comodo.

Comodo Two-Factor Solution

At last, the search committee found a solution that they thought would cause the least disruption to their customers. Comodo Group, Inc., an industry leader in Internet trust and authentication solutions, offered them digital certificates for each customer's computer.

Digital certificates are electronic documents. Computer users install them on their computers to verify their identity. They are nearly impossible to forge because of the length of the key used to generate them.

With digital certificates on their computers, and with their own secure passwords, Darby Bank and Trust's customers could bank online with as little shift as possible from their already-familiar procedures.

The new two-factor authentication process did require a learning curve, as customers needed to figure out how to download the certificates onto their machines. If they had problems, customers were encouraged to call the bank's help desk. The search committee had no way of knowing how many customers would have problems.

Darby Bank and Trust's Ingenious Rollout

Rather than switching all customers to two-factor online banking at once, the bank decided to break the customers up into smaller segments and convert them over the course of six weeks.

“[The same people generally log in at the same time each day](#),” Dismuke said. With that knowledge, Darby Bank implemented two-factor authentication according to the hour of the day.

Customers who logged in from 8:00 to 9:00 in the morning were the first to begin learning the new procedure. “[They were not seeing what they were used to seeing](#),” said Dismuke. When those customers contacted the help desk, support personnel had time to work with all of them and answer their questions.

“When you look at all the solutions out there,” Dismuke said, “I can't think of one that would have been easier.”

When the early morning customers had adopted the two-factor procedures, then the bank extended the hours of the new authentication to 10 a.m., and so on. Over the course of six weeks the bank gradually brought all the customers into the fold.

“Now that it has been fully-adopted, the best thing about the Comodo Two-factor solution,” said Dismuke, “was convenience. That was number 1 for us.”

“We've been very pleased” with Comodo Two-Factor authentication, he added.

About Darby Bank and Trust

With over \$750 million in assets, Darby Bank and Trust Co. has been a respected financial institution in Georgia since 1927.

About Comodo Group, Inc.

Comodo Group Inc., is a world leader in Internet trust and assurance solutions.

The Comodo companies provide the infrastructure that is essential in enabling Internet-connected companies and individual consumers to interact and conduct business via the Internet safely and securely. The Comodo companies offer PKI SSL, Code Signing, Content Verification and E-Mail Certificates; award winning PC security software; vulnerability scanning services for PCI Compliance; secure e-mail and fax services.

Continual innovation, a core competence in PKI, and a commitment to reversing the growth of Internet-crime distinguish the Comodo companies as vital players in the Internet's ongoing development. Comodo secures and authenticates online transactions and communications for over 200,000 business customers and has over 10,000,000 installations of desktop security products.

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