



# Raiffeisen

Secure mobile TAN system  
via direct atms interface

## Case Study

### Company



Raiffeisen Informatik GmbH is the second largest private data centre operator in Austria. The company has been providing professional IT services to major clients at home and abroad for almost 40 years. Its strength lies in the professional combination of continuity, innovation and applied, joined-up thinking. Raiffeisen Informatik, together with its subsidiaries, generated a turnover of around 470 million euros in 2008 and currently employs around 1,400 staff. [www.raiffeiseninformatik.at](http://www.raiffeiseninformatik.at)

### Requirement

The mobile TAN, a transaction number sent by SMS, offers bank customers a convenient verification service for online bank transfers. The mobile TAN procedure makes online banking more flexible and much more secure. Customer acceptance of mobile TANs is growing strongly. Annoyance about forgotten or lost TAN slips is now a thing of the past because financial transactions can be carried out conveniently with a computer and mobile phone, wherever you are. The Raiffeisen Bank would also like to offer its customers this convenient way of dealing with financial transactions.

### atmsSolution

In cooperation with atms Telefon- und Marketing Services GmbH, Raiffeisen Informatik GmbH, the technical service provider of the Raiffeisen Bank, offers Raiffeisen Bank customers an efficient and secure mobile system for their financial transactions. When a request for a mobile TAN is submitted via the Bank's online transfer portal, a transaction number is automatically generated and sent within seconds to the customer's mobile number in the form of an SMS. These mobile TANs can be used for any signature transaction with the Raiffeisen Bank at home or abroad.

This process is handled by an SMS centre operated by Raiffeisen Informatik GmbH, which passes the data on to atms for further processing, with atms providing a uniform and direct interface to the various mobile network operators. This ensures that the data reaches the end customer as quickly as possible and by the most direct route. Security is a particularly attractive feature of mobile TANs: the system is fraud-proof because a mobile TAN is valid only for a limited period of time and can be used only for the specified target account number. Even the ever more widespread phishing for TANs – using fake websites to access the details of internet users – is ineffective with mobile TANs. An efficient, reliable network and 24-hour monitoring of the systems means atms can guarantee secure round-the-clock operation.

***"We have a very good working relationship with atms, who guarantee excellent operational quality for our customers. Queries are dealt with quickly and efficiently. Our decision to choose atms as gateway operator was absolutely the right one."***

Johann Wimmer, area director for central institutions and financial service providers at Raiffeisen Informatik GmbH

