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#### Security and privacy in the digital world

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# Security of Mobile Devices, Applications and Transactions

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- Mobile Devices and Security
- Government, Payment and other Services are going mobile
- Technologies for secure mobile devices
  - The Trusted Execution Environment
  - The SIMAlliance Open Mobile API
  - Secure Elements
  - Trusted Service Management
- Certification
- Summary





## **Attacks are increasing**

#### CUMULATIVE ANDROID MALWARE INCREASE







### **Threats for mobile devices**

- Mobile devices hold significant amounts of personal information and sensitive credentials, which if stolen can be used for a variety of malicious purposes
- The mobile eco-system presents some characteristics on which attackers can take benefit
  - Always-on improving accessibility
  - Internet access through Browsers
  - Application markets
  - Wireless interfaces (WiFi, 3G, BT, NFC) vulnerable to "Man in the Middle" or "Relay" attacks



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- Provide strong authentication and access for eGovernment services
- Allow generation of qualified electronic signatures using a mobile device

# Wallets are migrating into Smartphones



(Convergence of applications)

- Local payment via NFC
- Mobile banking transactions
- Ticketing

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Identification



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### **Security Solutions for Trusted Services around the Mobile**

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- Is an isolated environment running aside the Smart Device operating system
- Hosts Trusted Applications deployed by Service Providers
  - Insuring integrity and confidentiality of services
  - Providing isolation between Trusted and Normal Appliations
- Provides some easy mean to build services based on
  - Cryptography
  - Secure Storage
  - Secure Time
  - Secure screen display
- Designed to allow efficient security certification



- Enables Smart Phone Applications to access any Secure Elements in the device
  - SIM card, µSD, embedded Secure Element, NFC
- Can be implemented on any Smart Phone, whatever is their operating system
  - Android version is available
- Provides high level service to allow Smart Phone Application to
  - Choose a Secure Element
  - Store data in Secure Element
  - Send service specific commands

## **Secure Elements – The Security Anchor**

- Designed to strongly protect data (keys, personal information)
- Provides strong cryptography
- Only certifiable device which resists side channel attacks (Laser, power analysis, ...)
- Available in various form factors, with manifold interfaces
- Remotly manageable
- Interoperable through Standards





#### • SIM

- owned by the mobile network operators
- independent of the handset
- over-the-air activation and management

### Secure micro SD card

- Owned by a 3rd party (e.g. Bank)
- Removeable

### Embedded secure element

- Owned by the handset manufacturer
- Remotely manageable









## **Trusted Service Management (TSM)**

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- Over-the-air management of secure elements and trusted services
  - Provisioning
  - Subscription
  - Deployment
  - Life cycle management



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## **Security Certification**

- Measuring security is fundamental to offering to all stakeholders a high level and easy-to-read security classification.
- Major certification schemes are Common Criteria, EMVCo and FIPS
- Different technologies are requiring different levels of security certification.
  - Being tamper resistant, smart secure devices offer guarantees of the highest level of security
  - TEE is targeting a balanced security certification insurance, compatible with Smart Phone lifecycle



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### Summary

- The need for better security for mobile devices, applications and transactions is growing in importance.
- Combining technologies like secure elements, Open Mobile API and Trusted Execution Environment will facilitate system-wide security for mobile applications and transactions.
- Security certifications are providing reliable and proven security solutions

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### THANK YOU FOR YOUR ATTENTION

### **ANY QUESTION ?**

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