

Accode FAQ's

Are there any pre-requisites to using the service?

The user's handset must be either a Java-enabled (MIDP-1 or MIDP-2) or a Microsoft Windows Mobile device and be GPRS enabled with the correct GPRS settings.

What if my handset isn't GPRS enabled?

Your system administrator can enable GPRS on your handset by contacting the mobile operator. It is an easy change to make if not already active.

What if my handset doesn't have the correct GPRS settings?

All of the mobile network operators and most manufacturers provide a service to download GPRS settings from their websites. The user just has to enter their mobile phone number and the operator will download the settings to their handset.

How do I get the application?

ACC CODE is delivered via SMS (email for desktop versions) to your phone wherever you are. It takes less than a minute to download and install ACC CODE. Your system administrator will be able to initiate this process for you.

Will the application run on all handsets?

ACC CODE will run on nearly all Java-enabled and Microsoft Windows Mobile handsets. Monitise have tested the application on over 300 different models of mobile phones and details are available on this page of which phones have been tested and passed. Softis continues to test almost all new phones that are released to the market, a list of all the compatible handsets are available at www.softis.co.uk under Accode.

Are there any limitations?

Not really. ACC CODE is only 36kb in size. Therefore, it fits on most Java enabled phones, including those with limited memory. It provides end-to-end security for both Java MIDP-1 and MIDP-2 and Microsoft Windows Mobile handsets.

What is the penetration of Java handsets?

Carphone Warehouse estimate that of all handsets currently sold in the UK, 99% are Java enabled.

Where does the application reside on the handset?

It varies between manufacturers. For example, on a Nokia it is stored in Applications, Collection menu. On a Motorola it is stored in the Java, Games menu.

How does ACC CODE work with my IT Infrastructure?

ACC CODE integrates seamlessly with your existing VPNs, SSL/VPN Appliances, web servers and directories using industry standard protocols such as RADIUS, LDAP and HTTP.

Do you support LDAP/Active Directory?

Yes.

Will ACC CODE work alongside my existing security solution?

ACC CODE has been designed using open standards and will interoperate with other solutions. This enables an easy changeover to ACC CODE.

Will the application work over all mobile networks?

The ACCODE application is operator agnostic and will work over all the networks that have GPRS capability.

How much does ACCODE cost to implement?

ACCODE is cheaper and simpler than competing hardware-based 2FA security solutions. There is a monthly license fee per user that covers unlimited usage and support. The only other charge is for a small server appliance which majority of company's already have and an installation charge.

What is the cost each time I use ACCODE?

The cost per transaction is minimal and depends on tariff. However since getting a One-Time Passcode takes less than 2k it is often free or a fraction of a penny. The most expensive pre-pay tariffs result in a charge of around 1p.

Is there a cost difference between contract and pay-as-you-go?

It is anticipated that users will have contract phones. However, this is not a pre-requisite and it will work equally well on a pay-as-you-go phone (provided that there is sufficient credit). Data costs are dependent on tariff.

Do I need mobile network coverage for ACCODE to work?

NO. ACCODE has been designed to work whether you have coverage or not, since it has the ability to generate offline passcodes. So, if you are in a hotel or a data centre, rest assured ACCODE will still work when you need it.

How do I generate my One-Time Passcode?

On your phone you simply select the ACCODE icon (usually from the applications menu) and within a few seconds you will see on screen a 6-digit Passcode that will be valid for 60 seconds.

How robust is the security?

ACCODE has been developed by Monitise, a world leading mobile banking, payments and security provider. The security of the technology has been independently audited, approved and is designed to meet the stringent standards demanded by the global banking industry.

What previous experience does Monitise have in the world of mobile phones?

Monitise is the company behind the MONILINK and Monitise Americas mobile banking and payments services which are used by customers of major banks and mobile operators in the UK and US. Monitise has won a number of awards including the 2006 World Economic Forum award in recognition of its development of mobile phone-based banking services to work on any phone, on any network, in any country.

What happens if the user loses their handset?

If the user permanently loses their mobile phone their user record can be disabled in the system by the System Administrator as soon as they report the loss. This makes the application on the handset unusable.

If they leave their phone at home, they can have an alternative phone temporarily provisioned provided that they can satisfy certain security criteria.

An added feature is that in an emergency the user can contact their System Administrator who can allocate a Passcode for temporary use once they have authenticated the user.

What is the security risk if a third party uses a lost or stolen phone?

Minimal - the 'imposter' can only gain a Passcode which is valid for 60 seconds. Without the owners Username and PIN, the Passcode is cannot be used.

Does ACCODE function overseas?

Yes, provided a GPRS signal can be obtained, the user will receive a Passcode.

What happens if the user deletes the application from the handset?

The user will need to contact their System Administrator who will re-provision their handset. This will only take a matter of seconds.

What happens if the user changes handsets?

The user will need to contact their System Administrator who will re-provision their new handset. This will only take a matter of seconds.

What happens if the user changes mobile network operator?

Nothing, provided the user updates the phone's GPRS settings for their new operator, then they can continue to use ACCODE.

Can I use ACCODE when travelling internationally?

In most cases, yes, but this is dependent on a number of factors outside the control of the ACCODE application. Many mobile network operators allow their customers to use their mobile device when travelling internationally – this is usually referred to as roaming. The exact list of features available to customers when roaming varies depending on the network operator they use and the country they are travelling to. Many network operators offer the full suite of services while roaming, including voice calls, text messaging and GPRS connection, while others only provide a reduced service (for example, not providing a GPRS connection).

Due to the large variation in roaming services provided, it is not possible to guarantee that the ACCODE client will be able to provide an online Passcode in every situation. However, assuming your maximum offline period has not expired and your device time is still in sync with the ACCODE service (please see 'Does changing the time on my device affect the ACCODE client?' below), you will be able to successfully generate an offline Passcode and log in to your system.

If you are travelling internationally and expect to be using ACCODE to log in to your system, we recommend confirming with your network operator whether a GPRS connection is available in the countries to which you are travelling.

If no GPRS connection is available, check with your system administrator that your maximum offline period is sufficient to cover the time period for which you will be away. You should retrieve an online Passcode just prior to departure.

You will also need to ensure that the time on your mobile device is not changed during the period when you are only able to generate offline Passcodes. Please see 'Does changing the time on my device affect the ACCODE client?' below for further details.

Does changing the time on my device affect the ACCODE client?

Yes, it can have an effect on the ACCODE client. Because the ACCODE client uses a time-based algorithm to generate a secure Passcode for two-factor authentication, time is a factor in the generation of the Passcode. When it is not possible to generate an online Passcode, care must be taken that the time on your device is not changed until it is possible to generate an online Passcode. This situation may occur, for example, when travelling internationally. Please see 'Can I use ACCODE when travelling internationally?' above.

If the time on your device has been updated (for example, you have changed time zones or daylight savings has come into effect), you **MUST** generate at least one online Passcode before attempting to log in to your system using an offline Passcode. If the time on your device has changed and you are not able to generate an online Passcode, we recommend you contact your system administrator who will be able to provide you with an emergency Passcode.

Does leaving the ACCODE client running on my device have any effect?

About a third of mobile devices tested generate an invalid offline Passcode if the ACCODE client is left open and running on the phone for a long period of time (over one hour). This issue is caused by defects in the phone's underlying software and is beyond the control of the ACCODE service. Samsung devices are particularly prone to this problem and an invalid offline Passcode will be generated after just a few minutes of continuous running.

It is therefore not possible to generate an offline Passcode on any Samsung device. It is recommended that you regularly close the application during long periods of use.

My system administrator has sent me a provisioning message but I haven't received it.

Some mobile devices do not accept Wireless Application Protocol (WAP) provisioning messages and should only be set up using an SMS message. This includes the following mobile devices:

- All Microsoft Windows Pocket PC (PPC) mobile devices
- Early BlackBerry devices (pre-8700 model)
- All Palm devices
- All NEC devices
- All devices on the '3' network
- Many other personal digital assistant (PDA) devices

If your device is in one of the groups listed, or you do not receive a provisioning message, contact your system administrator. You may need to request that the provisioning message is sent as an SMS message.